

THE SOCIAL CREED  
OF THE CHURCHES

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HARRY F. WARD

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# THE SOCIAL CREED OF THE CHURCHES



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# THE SOCIAL CREED OF THE CHURCHES

BY

HARRY F. WARD

Secretary Methodist Federation for Social Service, Associate Secretary  
Federal Council Commission on the Church and Social Service.



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THE FEDERAL COUNCIL COMMISSION  
ON THE CHURCH AND SOCIAL SERVICE

COMMENDS

this volume for the purpose of bringing to the churches a thoughtful consideration of the questions involved in the utterances of the Council which are here considered.

For the Commission,

CHARLES S. MACFARLAND,

Secretary of the Council.



## HISTORICAL

THE declaration of principles, which has come to be popularly known as "The Social Creed of the Churches," was adopted in its present form at the quadrennial meeting of the Federal Council of the Churches of Christ in America at Chicago, December, 1912. It is, therefore, an expression of the social faith of thirty-one Protestant denominations comprising some seventeen million members.

At the first meeting of the Federal Council of Churches at Philadelphia, 1908, the common life and common program of Christianity found expression in the first statement of this "social creed." This was confined almost entirely to the field of industrial relations. The later form covers the whole field of social action.

The statement of industrial and social principles formulated by the Federal Council of Churches in 1908 was a part of the significant report of its committee on "Church and Modern Industry," and reproduced, with some additions, a declaration adopted at Baltimore in May, 1908, by the General Conference of the Methodist Episcopal Church. This action, taken a few months before the assembling of the first Federal Council of Churches, was thus the first crystallization into concrete demands of the common conviction of the Protestant churches concerning their duty in the field of social and industrial relations.

# THE SOCIAL CREED OF THE CHURCHES

ADOPTED DECEMBER 4, 1908

*The Federal Council of the Churches of Christ in America stands:*

For equal rights and complete justice for all men in all stations of life.

For the abolition of child-labor.

For such regulation of the conditions of toil for women as shall safeguard the physical and moral health of the community.

For the suppression of the "Sweating System."

For the gradual and reasonable reduction of the hours of labor to the lowest practicable point, and for that degree of leisure for all which is the condition of the highest human life.

For a release from employment one day in seven.

For the right of all men to the opportunity for self-maintenance, a right ever to be wisely and strongly safeguarded against encroachments of every kind.

For the right of workers to some protection against the hardships often resulting from the swift crises of industrial change.

For a living wage as a minimum in every industry, and for the highest wage that each industry can afford.

For the protection of the worker from dangerous machinery, occupational disease, injuries, and mortality.

For suitable provision for the old age of the workers and for those incapacitated by injury.

For the principle of conciliation and arbitration in industrial dissensions.

For the abatement of poverty.

For the most equitable division of the products of industry that can ultimately be devised.

# THE SOCIAL CREED OF THE CHURCHES

ADOPTED DECEMBER 9, 1912

For equal rights and complete justice for all men in all stations of life.

For the protection of the family, by the single standard of purity, uniform divorce laws, proper regulation of marriage, and proper housing.

For the fullest possible development for every child, especially by the provision of proper education and recreation.

For the abolition of child-labor.

For such regulation of the conditions of toil for women as shall safeguard the physical and moral health of the community.

For the abatement and prevention of poverty.

For the protection of the individual and society from the social, economic, and moral waste of the liquor traffic.

For the conservation of health.

For the protection of the worker from dangerous machinery, occupational disease, injuries, and mortality.

For the right of all men to the opportunity for self-maintenance, for safeguarding this right against encroachments of every kind, and for the protection of workers from the hardships of enforced unemployment.

For suitable provision for the old age of the workers, and for those incapacitated by injury.

For the right of employees and employers alike to organize and for adequate means of conciliation and arbitration in industrial disputes.

For a release from employment one day in seven.

For the gradual and reasonable reduction of the hours of labor to the lowest practicable point, and for that degree of leisure for all which is a condition of the highest human life.

For a living wage as a minimum in every industry, and for the highest wage that each industry can afford.

For a new emphasis on the application of Christian principles to the acquisition and use of property, and for the most equitable division of the product of industry that can ultimately be devised.



## PREFACE

THE adoption of some definite social and industrial standards by the Protestant denominations of the United States constitutes a significant fact in the history of religion. It marks the deliberate and conscious entrance of the Church upon the field of social action.

The churches are now confronted with the task of applying these standards to life. The first step is to interpret them to their members so that they become a concrete goal. Hence this little book. It endeavors to define each of these standards, describe the conditions that demand its realization, state what has been done or is proposed to realize it, by legislation, by State, or voluntary activity, and suggest broadly how the churches may cooperate with these endeavors, or act on their own initiative.

The specific outlines of a local social service program will develop out of a thorough answer to the "Questions" appended to each chapter. Guidance in details and methods should be secured from denominational social service agencies.<sup>1</sup>

The first edition of this book was produced by a group of men, using a common plan and methods,

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<sup>1</sup> A Manual for the use of leaders of classes using this book contains still more specific suggestions for local social service activities. It can also be used advantageously by individual readers. The publishers will send it on receipt of ten cents in stamps. With an order for five or more copies of the book the Manual is furnished free.



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under considerable editorial suggestion and collaboration. Some of the material furnished by these men has, of course, been worked over in the present volume, some has been used intact and is included in quotation marks. In behalf of the common movement I gratefully acknowledge these contributions.

HARRY F. WARD.

## FOREWORD

For equal rights and complete justice for all men in all stations of life.

THAT the Bible is the great charter of human liberties has long been recognized. That Christianity involves a complete democracy of life is just beginning to be understood. That it can tolerate no social groups that bequeath special privileges to their members, nor any whose members fall heir to definite handicaps, the churches here affirm. They voice its demands that every man shall have free access to all the opportunities that life affords, a demand which follows its assertion of the worth of the individual and of the dependence of the common life upon his realization of that worth. A statement of some of the implications of this demand will therefore serve as a foreword to the exposition of those more definite social standards upon which the churches are insisting.

One of the most apparent social consequences of Christianity has been the extension of privilege from the few to the many. The control of justice and government, opportunities to acquire education and a comfortable standard of living, were at one time considered the exclusive privileges of a favored few. They are now acknowledged to be the rights of all. Equality before the law and equal rights of participation in the government are directly guaranteed to every man under our Constitution. His equality of

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opportunity to participate in the comforts and culture of life is an implied guarantee, involved in his right to "the pursuit of happiness."

### NEEDED REFORMS

Constitutional guarantees, however, are one thing on paper and another thing in life. As a matter of fact, conditions have arisen which effectively prevent many men from obtaining "equal rights and complete justice." Because of the cost of legal procedure, through delays and technicalities, because the law has failed to adapt itself to changed industrial conditions, the wealthy individual or corporation is specially favored, the poor man often fails of justice and the group of wage-earners suffer particular disabilities. Because of certain customs of political action, the average man finds it difficult to express himself in the government, and has by no means equal political rights with the members of those small organization groups who have managed to perpetuate a close-corporation control of local politics. Because of our antiquated system of taxation, as well as because of defects in its administration, the government does not treat all its citizens with justice, but the heaviest burden is placed on the backs of those least able to bear it. Because of concentrated and sometimes conscienceless control of the means of transportation and of industrial organization, many men suffer bitter injustice in the business world and many more are denied equality of opportunity. A similar control of public utilities denies the man of small income an equal opportunity

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with his wealthier neighbor to enjoy many of the comforts and some of the necessities of life.

These are commonplace facts of modern life, and the process of changing them has already begun. In each of these fields reforms are not only proposed, but are being worked out. These measures must be considered by the men and women of the churches, regardless of self-interest, in the light of their effectiveness in extending equal privileges to the entire community. Proposals for the modification of court procedures, for labor legislation, for political machinery to enable the voter more directly to control legislation and government, for new methods and a changed basis of taxation, for the public control of transportation and industry, for the conservation of our natural resources, that their benefits may be enjoyed on equal terms by all the people, for the public regulation or public ownership of public utilities must all be measured by their contribution to the social purpose of Christianity, that all men should have equal opportunity to more abundant life. To the support of all reforms which make for fuller rights and larger justice for every member of the community the Church is clearly pledged.

### A DEMOCRACY OF LIFE

The issue, however, goes deeper yet. Behind these governmental and industrial relations are the very conditions of life itself, which they very largely determine. The result is that there are large stretches of social territory where the constitution does not run, where its

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fundamental guarantees could be said to apply only by an interpretation which might even strain the legal mind. There are large social groups which are really denied any firm hold upon life itself, not simply because of the insecurity of their grip upon the necessities of life, but because the conditions of their employment subject them to extra risks of accident and disease, condemn them as a group to a higher mortality and a more shortened life than other groups. Every child has the right to sunlight and fresh air, to the freedom and beauty of God's world, and a fair chance to the health which these develop. Yet the children of the tenements are denied this right, and are condemned to dirt and darkness, to ugliness and sickness. It is conceded that education is a common right, that every child should have the opportunity for the fullest development of its capacities, yet this kind of education belongs only to the children of certain privileged groups. For the children of other groups, the culture of life is practically an impossibility. Even the proper development of their spiritual faculties is denied them, for this depends upon a certain degree of leisure, and there is an economic condition to church membership.

These facts raise questions of social justice, of the relation between social groups, and of the relation of them all to the means of life that cannot here be considered. It is sufficient to point out that Christianity is pledged to a democracy of life. Those who love their neighbor as themselves cannot rest content as long as his children, through no fault of his own, are



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deprived of opportunities for health and education and spiritual development which their own children enjoy. Christianity is not satisfied until all the privileges of life become the rights of all the people. It is pledged to such changes in social organization as shall make possible to every individual free access to all that is best in life. To all specific proposals looking to this end the men and women of the churches must therefore listen with an open mind. To those which clearly move in this direction they must, at any cost, lend their firm adherence.

## REFERENCES

The best general sources of information on all subjects treated in this book are:

Bliss, Revised Edition The Encyclopedia of Social Reform.  
Bulletins of United States Bureau of Labor.

The Survey, 105 East Twenty-second Street, New York.  
(On file in most libraries.)

Consult Poole's Index and The Reader's Guide for treatment  
in current magazines.



## CHAPTER I

### THE FAMILY AND THE CHILD

For the protection of the family, by the single standard of purity, uniform divorce laws, proper regulation of marriage, and proper housing.

For the fullest possible development for every child, especially by the provision of proper education and recreation.

#### PROTECTION OF THE FAMILY

THE family is the unit of the social structure. Certain standards of family relationships and well-being are therefore essential to the physical and moral health of society. The reports from eugenics laboratories all emphasize the truth that race decay inevitably follows the breakdown of these standards. Certain standards for child life are also necessary for the progress of society. All the evidence from recent investigations into child life emphasizes the truth that the path of social progress is by way of securing the proper protection and development of the child. Thus society must achieve not only community standards of child welfare, but also the type of family which will make for this end.

The ideal social order of which men dream and for which they strive, which truly may be called the Christian social order, because its ideals and dynamic come from the Christian religion, is based upon certain conceptions concerning those relationships between men and women which constitute the foun-

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dation of family life, concerning also the value and treatment of the child, who is the completion of the family. Early Christianity threw its ideals and practice of sex purity as a pearl into the muck of the Roman world, which was rotting from licentiousness. It challenged the Roman conception of the use and value of the child with the idea of the child as the material out of which the ideal social order—the kingdom of God—was to be developed. Slowly these ideals have made their way into the customs and institutions of society. The leaven has worked, until to-day science is supporting the Christian standards for the purity and permanence of family relationships as the only possible basis of a sound social order. Once again, has history demonstrated the truth that ideals are the only practical things, that life fails when it does not conform itself to them. Therefore to-day we see a rallying of various forces in the effort to realize proper standards of family life. Social workers, educators, physicians, church leaders, all realize that family life must be maintained at certain levels. In one sense, the whole social movement is a movement for the defense of the family and the child. Therefore, when the churches join their organized forces to the other forces for social progress, they well may strike first and hardest in this battle to work the Christian ideal into the very foundation of society.

### THE NEED FOR PROTECTION

It is the realization of the significance of family life for social progress, together with a recognition of

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the number and severity of the assaults to which the family is subjected in our modern life, that is driving the forces of social action together for its defense, behind a common program.

Family life, particularly in cities, suffers from the extreme concentration of wealth. It is weakened by degrading luxury at one end of the social scale and brutalizing poverty at the other. Widespread sexual corruption is undermining the health and strength of the family. Prostitution may be as old as human nature, but commercialized prostitution—the organization of vice for profit—was never before seen on such a scale. Even small towns have their vice district and vice ring, often powerful enough to control politics and business and to throttle the religious conscience of the community. More significant still is the general attitude of lightness concerning the standards of relationship between the sexes. The extent of immorality among youth, revealed by recent investigations in the schools, is a sign of our peril. Our medical reports give us ghastly figures concerning the prevalence of sexual diseases among men and concerning the extent of the suffering it entails upon innocent women, but these are no more terrible than the general skepticism which prevails concerning the possibility of purity. The disease is race poison, but science moves to check it. It is the tolerance of the evil, the rotting of society at the heart, the loss of the ideal of purity, which is the real danger.

The permanence of family life is also being attacked from many sides. Our divorce conditions have



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made us notorious among nations. In the number of divorces granted, in the number of causes for which divorce may be obtained, in the fact that some States break down the standards set by others, we have conditions which have made our name a byword among the students of other countries. Our lawmakers have treated the whole question too largely from the standpoint of the convenience of adults, and the result is wreckage and disaster in the family life. They have failed to reckon with the results upon child life, let alone with the after consequences through them to the whole social structure.

Back of the divorce question lies the fundamental issue of the conditions of marriage. We have no uniformity of standards and requirements. There is no clear idea behind our regulations as to whether marriage is a civil contract or a religious obligation. In many States it is as easy to get married as it is to buy a postage stamp; there is little protection for women against fraud; there is none for society against the results of hasty and ill-advised unions. The individual alone is considered; everything is yielded to his desire. It is the supreme example of individualism run riot, of liberty turned into license, when, through failure to require proper conditions of marriage, society suffers the ax to be laid at its own roots, the poison to be generated in its own veins that may ultimately destroy it. With such an attitude on the part of the state, it is small wonder that a large section of our youth are considering marriage as nothing sacred or permanent, that it often becomes the accom-

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paniment of a holiday trip. There is no more vital task before the Church to-day than the task of developing a clearer and nobler conception of marriage so that it shall never be a mere legal and ecclesiastical sanction for lust, but shall be recognized as one of the chief means of social progress and as furnishing one of the greatest social obligations for those individuals who enter it. The latter view will not prevail as the standard and the code unless the force of religion can supply the religious sanction that will make marriage a real sacrament because of its social values, unless our youth perceive the sacred service of true family life to the diviner social order.

The family breaks down again through the lack of proper physical environment. A house is not a home, but there is no home without an adequate house, no proper family life without room for its expression. The flat, the tenement, the slum frequently involve the weakening of family life. The fight for good housing—for space, sunlight, sanitation—is a fight for the Christian ideals of the family. The moral destruction that comes from bad housing is apparent in every juvenile court in the land. Overcrowding, with its loss of privacy, removes one of the essential restraints of morality, one of the buttresses of purity. Children who sleep in rooms where lines on the floor divide the resting place of families, who live in houses where all ages and sexes share a common sleeping room, cannot be expected to develop normal moral standards. Young people living away from home, with no place for social intercourse with their friends, are forced

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to face the unrecognized peril of the streets, and the subtler peril of the invasion of their own privacy. It is small wonder that between the Scylla of the crowds and the Charybdis of isolation many of them are wrecked. More difficult to trace, but just as real, are the moral results developing from the weakening of fatigued and poisoned bodies, the loss of moral fiber and resistance power which inevitably follows the depletion of physical vitality from impure air and improper sanitation. The tragedies of the streets are largely the growth from the seeds of community neglect, the results of improper surroundings, of bad living and working conditions. Where bad housing does not destroy the family ideal it often destroys the family itself. The death rate in crowded sections is always the highest. Diseased and weakened children grow up to perpetuate and increase their inefficiency. The stock is permanently weakened, the physical basis of family life is undermined.

Because family life, the foundation of the Christian social order, is weakening under the combined assaults of modern civilization, the churches must bring their organized forces to its defense. If Christianity intends to develop a Christian civilization, to build upon the earth the great City of God, then it must rally around those measures which will make for the protection of the family.

### THE SINGLE STANDARD

The strength and permanence of the family depends upon the observance of the single standard of morals.

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Science declares definitely that nature has but one law, that she demands chastity of both sexes, and loyalty in the marriage relationship. This is no arbitrary decree of ecclesiastical organizations, it is the stern revelation of the divine decree in terms of the immutable laws of the physical universe. When the records of hospital operations on women show how they suffer for the sins of men, when the records of modern medicine show how children bear the same burdens in loathsome diseases, we see, not the avenging wrath of an angry God, but nature's stern determination to protect the race. The double code of morals, the idea that men may do that which is not permitted of women, will not work. History demonstrates over and over again that men cannot keep women in an atmosphere of purity while they themselves delight in the poison of evil. To-day the emancipation of women from the thralldom of ages brings a mighty demand, not for the lowering of standards for women to the level of those allowed for men by a tolerant society, but for a single standard of purity for both sexes. To-day the world is beginning to realize that the so-called code of men of the world, condoned by women of the world, is a relic of animalism, which, if allowed to continue, will work its havoc with both sexes, and pull us all down to the brute.

### HOW SHALL THE SINGLE STANDARD BE MAINTAINED?

People may be kept away from sin by revealing the consequences. The campaign for sex hygiene, for the warning and instruction of the people by health

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authorities, has its negative value and must receive the cooperative support of the churches. The positive value of proper school instruction in sex hygiene at the right age and by properly trained persons is also evident. But if this is done, there still remains the task of developing the single standard as an ideal, a tradition, until it becomes the code of honor to which every true life will conform. To achieve this result, this ideal must be ingrained into childhood and youth by the family and the Church. It is for the public school to teach individual and social hygiene, but the Sunday school and the young people's society and the pulpit have a duty to teach the social and spiritual aspect of sex relations, to rally youth around a positive ideal. If religion is to control the future of the race, then the Church must make it dominate the beginnings of life, must put the law of service and sacrifice at the center of the social organism, must inspire youth to live for the sake of the children yet unborn, for the race that is yet to be, must teach the higher meaning and results of crucifying the flesh and the lusts of the flesh. If these great truths can capture the lives of our youths, then the standard of purity will become the social code and will lay in health the foundation of the Christian social order.

### UNIFORM DIVORCE LAWS

In protecting the family from disintegration by divorce, the first and imperative step is to secure uniform divorce laws in all the States. Concerning the



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conditions of divorce, the mind even of the churches is not yet fully formed. It is possible, however, to stop the crying scandal of divorce granted in one State to temporary residents who are citizens of another, whose laws they are evading. It is possible to raise the standards of those States where the divorce is too easy to the level of other States. Much progress has recently been made in this direction. One of the most notorious divorce colonies in the West is a thing of the past. The uniform law of the American Bar Association should be adopted in all the States. While the churches are aiding in this campaign they can come to some uniformity of practice among themselves concerning the remarriage of divorced persons. Individual clergymen can conform their conduct, not simply to the requirements of their denomination but to the highest standards of religion and social well-being. The pulpit can develop a conscience in the community concerning standards of divorce.

### REGULATION OF MARRIAGE

Restriction of marriage is coming to be recognized as the right of the community. Our prevalent custom of the widest possible license to individuals, with only a requirement concerning age, is being replaced by other standards for the protection of the common welfare. Various States are now requiring such a degree of publicity and record as will prevent fraud and coercion. This is but the discharge of the duty of the State to protect its individuals and families.

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Several States now protect themselves against the multiplication of the degenerate and defective. The constitutionality of this procedure is yet to be determined. Individual clergymen have been leading a movement to require certificates of health before marriage, and a few States have written this into law. Before long every State will protect its women and unborn children; that is, will save itself from degeneration, by requiring evidence of physical fitness before granting its sanction to marriage, and will also take every possible step to prevent the union of the unfit outside the marriage relation. No community can afford to permit the increase of those diseases which are transmitted from parents to offspring. These measures, however, are but negative in their effect. To inculcate the proper regard for marriage and to provide proper training for it, remains the difficult duty of parents, schools, and churches. All must combine to make marriage a sacrament in deed and truth. To sanction such marriage as will inevitably result in the loss of ideals, in the ravages of disease, and in broken, useless lives is a mockery of religion. If marriage is to be really religious, it must be sanctioned under those conditions which will give opportunity to develop its religious values, and these must be revealed to youth, until proper conditions of marriage become one of the religious ideals.

### PROPER HOUSING

The fight to protect the family from the destructive effects of bad housing is now well organized. The

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battle against tenement and slum is being hotly pushed. Our cities are recognizing the fact that the right of children to the air and sunlight is paramount over the right of property owners to profits. In the campaign for municipal regulation of space and light the churches must see the struggle for the lives of children, the children who belong in the Kingdom, and of whom the Kingdom is to be made. They must see that proper building standards for their community are measures of the City of God, that the Building Department and the Health Department are kindred agencies of the Church in working out the gospel of the Kingdom. They must see to it that there are minimum regulations of space, light, ventilation, and sanitation, that there is one central authority with power to enforce them, and that no specially privileged individuals or groups are able to secure exemptions.

### FOR THE PEOPLE

The whole question of room outside as well as inside their dwellings must be faced by the churches. To keep children from being put to death by bad air is one thing, to give them room for growth and play and access to the beauty of God's outdoors is another thing. Model tenements are one step in proper housing, but individual houses with gardens, on the outskirts of a city, are another. Every industrial city is a reversion to the type of the cave-dweller in so far as the houses of a large section of its population are concerned. City planning is not a matter of developing certain aspects of beauty, but there enters also

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the human question of proper living conditions for the mass of the people. This opens up for us the more difficult questions of land ownership, of taxation, and of transportation. Here are questions for groups of churches to study locally. While they are working to prevent the destruction of people by improper housing conditions (and this is sometimes being done in the country as well as in the city, particularly in those communities that employ outside help in certain seasons), they must also face and study the deeper question of the right and means of access of the people to the land.

### THE DEVELOPMENT OF EVERY CHILD

The outcome of the family is the child, the continuation of society. The child, therefore, is the chief asset of any people, and even of life itself, for without it there can be no future. Christianity in its program of developing the Christian social order, of realizing the life of God upon the earth, finds itself confronting the child as the material with which its object is to be realized.

The child is the stuff with which the Kingdom is to be made. Consequently, every condition of child life becomes the concern of the Christian forces. They are not simply trying to make little angels out of children. They want them developed into strong well-founded lives, to become citizens of the kingdom of Heaven on earth; they want life more abundant in this present world, a hundredfold more for every child that lives, as well as life everlasting. The con-

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servation and development of child life is the central policy in the Christian social program.

The attitude of the individual Christian family toward its children, its desire to have them reach the highest possible development, must be the attitude of the community, which is the large family, to all the children. The right of all of God's children to growth and development, which is so abundantly provided for in nature, must be securely guaranteed to every human creature. The presence of undernourished, uneducated, diseased, morally deformed children is both an insult to our social intelligence and an evidence of a lack of an adequate social religion. For its own sake, to save itself the bills for crime, disease, and vice which inevitably result from the neglect of childhood, to prevent the destruction of its own stock, the community must organize for the development of all its children. A higher motive commands the Christian social conscience. The law of neighbor love drives men to action at the sight of any children deprived of the elementary rights of life. The presence in every city of a large group of children who do not get an education, who do not find opportunity for recreation, and who are condemned to weakened bodies and enfeebled moral natures, is a challenge to arouse the best intelligence and the most vigorous action of which the organized Christian forces are capable. To do nothing but maintain religious services for people, while their children are being destroyed by ignorance, disease, and vice, is a suicidal policy.

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### PROPER EDUCATION

To secure the development of every child by proper education is the Christian program. In a Christian social order there can be no privileged class of culture. Our policy of free public education is an attempt to realize this much of Christian democracy, the equal rights of all to have developed whatever capacity is in them. All recent researches into child life show that God recognizes no privileged classes, that intelligence and genius are pretty evenly distributed throughout the population, are found in the shanty and the tenement as well as in the suburb and the mansion. The prophets were eternally right in portraying him as the God of all, a democratic Deity. So far society has not succeeded in equally developing its human resources. Some children get a chance for better education than others. The capacity of the son of an immigrant factory hand may be the same as that of the president of the corporation, but he will probably not receive the same development. Society loses so much capacity and a life fails of realization. There is no estimating the social waste in our undeveloped resources, the genius that goes uncultivated, the capacity for service to the common good that is wasted in the fetid air of the slum and tenement.

A minimum educational demand is an elementary education for every child, yet in our larger cities only 60 per cent of the children finish the eighth grade. Of the 40 per cent who quit before the eighth

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grade, about 15 per cent of these leave school because they must work to add their meager earnings to the family budget, and the remaining 25 per cent stop of their own choice, because employment looks more attractive to them than school. Here are two problems, one, to make the school so grip the child that there will be no desire to leave it too early; the other, to make it financially possible for all children to finish the elementary education.

The first end is to be reached by the extension of our present school facilities. First come night schools especially designed for those, even adults, whose education has been limited. In many cities the churches aid in this work. The next step is the wider educational work of social centers, where the whole family goes to school, and culture is brought to the common people on their own level. It is the Chautauqua Circle popularized and extended. It is the assumption by the community of the cultural work long done in limited circles by churches. This extension and popularizing of education is an inevitable step in the development of democracy. The higher life must not be shut up in institutions, but carried to the people at their own doors. The churches which have put millions into higher education must now finish this policy of education for the masses, and demand that the community provide adequately for its support. In any community no more vital service could be rendered by the church group than to secure social center work in the public school buildings.

Besides these additions to our educational facili-



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ties, there is proceeding a significant change in the character of education itself. What is going on in educational circles is nothing short of an educational revolution as education is adapted to the preparation of children for life in an industrial age. The outlines of a sound policy of industrial education are beginning to appear. Trade schools, continuation schools, so that young people may continue their education while working, genuine vocational training that will aid students to find their proper places in the working world—these are all being developed under the combined pressure of educators, commercial and industrial leaders, and the workers themselves. Besides insisting upon these features in a proper industrial education, the church group must make its own contribution to this movement. It must demand that education be planned not simply to achieve commercial efficiency, to develop industrial assets, but, since industry is subordinate to life, education must have the higher aim of developing efficiency in life.

When the educational facilities for the proper development of all the children in the community are provided, there still remains the greater task of removing the pressure of industrial necessity so that children of every group may be able to use these advantages. The spectacle of school children who must be fed before they can do their work is not flattering to our capacity for social organization. Night schools for those who are too fatigued to study will not make much impression, neither will technical education in high schools which the class that needs it most cannot

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afford to attend. These very steps to provide adequate development for all the children of the community make increasingly urgent the larger social program which is necessary before all the children can take advantage of this equipment.

### PROPER RECREATION

A part of education is recreation. The right to play is the right of youth, not merely to pleasure, but to the development that play brings. Recreation is not only educational, it is a moral force. We are just beginning to understand the great part of play in the development of character. If Waterloo was won on the playing fields of England, the battle with the physical and moral diseases of the nation may yet be lost for lack of provision for play. With the increasing complexity of civilization and its effects upon the nerves of the people, the question of play becomes more important. There is no plainer fact than the relation of the lack of recreation to moral breakdown. The juvenile court records of Chicago show that a great majority of juvenile delinquents come from homes that are farthest removed from organized playgrounds. The Chicago Vice Commission reported that recreational causes were the second largest group responsible for the entrance of girls into professional prostitution. In those districts of Chicago where organized playgrounds have been provided juvenile arrests have usually been decreased one half in the first year.

The average American community not only fails to

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provide adequate public recreation, but allows every form of amusement to be organized for profit, until the driving power of greed adds features that are harmful. The desire for patronage and profit panders to low tastes, and then develops tastes still lower, until the amusements of the community become a menace to its welfare. Among the great sins of the age against youth must be counted the fact that we have made youth to work for profit and to pay for play. We have permitted the unquenchable passion for play to become a force for destruction, whereas it might be made a powerful agent in constructive development. Organized playgrounds in city neighborhoods have always lifted the moral tone of the community. The churches, which are now largely providing recreation for their own young people, must lead the community to adopt a program of adequate constructive recreation for all the children and youth. This means the strict regulation of all commercialized amusements, and the maintenance by the community of public playgrounds and amusements as adequate and skillfully managed as other educational facilities. The prophet of old saw the children playing in the streets of the City of God. So our modern vision of that city must have room and place for the play-life of children, must use the desire for play as a force in moral and spiritual development.

### QUESTIONS

1. Is there a recognized vice district in your community? Is it in violation of the law? Who is re-

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sponsible for its existence? What would be the first step toward its suppression?

2. What institutions and agencies are working for purity in your community, and how?

3. What are the marriage laws of your State? Compare them with the laws of New York and Indiana.

4. Compare the divorce laws of your State with the uniform divorce law of the American Bar Association. What per cent of marriages in your State result in divorce?

5. What are the building regulations in your community concerning air, light, sanitation? Who is charged with their enforcement? Who has the power to condemn unsanitary buildings?

6. Locate and describe any local district of unsanitary and overcrowded housing. Do its owners realize a larger return on their investment than the owners of better houses? Has the community a right to know who owns this property?

7. Is there a movement in your community to provide good housing, and what are its proposals?

8. What proportion of the children in your community do not finish the eighth grade? Do not finish high school?

9. List and describe any of the following facilities in your community: night schools, technical classes, vocational classes, continuation schools, social centers in school buildings.

10. List the amusements of your community conducted for private profit. Describe their character.

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11. List the organized recreation provided by churches; Young Men's Christian Associations; schools; city.

12. Suggest plans by which the churches and the community could increase educational and recreational facilities.

### BEST BOOKS

The Family in Its Sociological Aspects, J. Q. Dealey.

The Peril and Preservation of the Home, Jacob A. Riis.

Housing Reform, Lawrence Veiller.

Child Problems, George B. Mangold.

The Spirit of Youth and the City Streets, Jane Addams.

The Wider Use of the School Plant, Clarence A. Perry.

## CHAPTER II

### WOMEN AND CHILDREN IN INDUSTRY

For the abolition of child-labor.

For such regulation of the conditions of toil for women as shall safeguard the physical and moral health of the community.

#### THE ISSUE

IF the forces of organized Christianity are strong enough to protect the family from disintegration by a low standard of morals, by reckless divorce, imperfect regulation of marriage, and the improper housing of the people, there still remains to be met the attack of the industrial process upon family life, the pressure upon childhood and parenthood of a social order organized for work rather than for life. After adequate provision is made for the development of child life there still remains the question of whether the children have been developed solely for the purposes of industry and commerce, that their energy may be turned into dividends. Back of all other forces assailing the family, urging them on, indirectly increasing their force, stands industrialism, grim and menacing. It attacks the family directly by seeking to absorb the energies of both parents and children. Wherever it is not modified by individual compassion or sternly checked by the community it reaches forth its giant hands to seize new hordes of women and children,

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to carry them into slavery of life, and bind them to its wheels. It has known nothing sacred, neither a day of rest, the eager spirit of the child, nor the brooding mother heart. All these it would seize, and destroying them, would ultimately destroy itself.

Here is one plain issue between Christianity and industrialism, trying to build civilization upon Things. It sees women and children merely as energy for the making of goods, regards them simply as labor stuff. Christianity sees them as immortal beings, capable of infinite development, and wants them for the undying life of the spirit and its unending tasks. The battle is joined between God and Mammon. It is indeed the Armageddon of our civilization. An unregenerate industrial process seeks, first of all, Things and trusts that somehow the Kingdom may be added. It would use the life energy of women and children to the point of exhaustion, and then let the wearied remnant make for the higher life as it can. This process must be reversed if Christianity would live. It must bring life to the standards of its Master, make industry subservient to the higher law, compel it too, with all the rest of life, to make for the Kingdom, the perfect good of the individual and of society.

### CHILD-LABOR

Holding that the child is the material of the kingdom of God, to be developed into its life, the Church must work for the abolition of child-labor. This means, of course, child-labor as a part of the industrial process—the working of children for profit. In



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its place must be substituted, as a part of the educational program, industrial activity as a means of development.

Notwithstanding the fact that the fight against child-labor is one of the most advanced campaigns of the forces making for social righteousness, there still remain many battles to be fought.

### CONDITIONS

The chief industries engaged in the employment of little children are the textile industries, particularly cotton, silk, and hosiery; coal-mining and quarrying; glass manufacturing; street trades, including the work of newsboys, bootblacks, messengers; sweatshops and tenement industries; cigar and cigarette manufacturing; fruit and vegetable and seafood canning industries, and various forms of agricultural labor, of which the most objectionable are those connected with truck gardens and canning establishments where factory conditions have invaded rural communities. The total number of children under sixteen employed, as reported by the census returns of 1910, exceeded 1,750,000. The present number is unknown. Within the decade, industries have grown in certain sections by leaps and bounds, creating an increased demand for the labor of children. There are 30 States in which children may work at night, 33 in which they may work more than 8 hours a day, 24 in which they may work in mines, and 10 States which have no system of factory inspection. These conditions exist because of a culmination of forces: The greed and ignorance

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of parents, the mistaken preference of children and the self-deception of apparently sincere employers, who believe that industry offers the best opportunity for child development. Added to these are the general forces of the pressure of poverty and the inadequacy of our educational system.

### RESULTS

The results of child-labor are plain in the history of industrial nations. Its destruction of health, its check upon education, its promotion of industrial inefficiency are commonly recognized. Industry itself is rejecting those who have been called too early into "blind alley" jobs, and the wiser managers are seeing the folly of child-labor. Its social waste is increasingly evident. Our charity societies and municipal lodging houses are dealing with its exhausted products. Its economic effect is evident in the lower standard of living resulting from its competition, and in the check upon the normal consumption of goods by the poverty it creates. It is indeed the using of the seed corn. Its moral and religious results also are plain. Child workers are not largely found in Sunday school and church. Their enfeebled bodies and overwrought nerves are an easy prey for the subtle influences of vice which abound in our industrial centers. Those who work at night, sometimes running on vicious errands for the evil minded, are being trained in vice. For the churches to condone such conditions is for them to commit suicide. As the Methodist Episcopal bishops have said, "Neither Milton nor

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Goethe's devil could have devised a plot against mankind more demoniacal than this outrage upon helpless childhood by commercial greed. A Christian Congress would stop it before daring to adjourn. Only a pagan Church could be silent about it."

### THE CAMPAIGN

The campaign against child-labor has been ably led for eight years by the National Child-Labor Committee. Nineteen States have passed laws forbidding child-labor under 14 years; 13 States have fixed an eight-hour day for children between 8 and 14 years; 19 States require proof of age, and a physical examination, and other safeguards to prevent children seeking employment; 20 States have made night work illegal for children under 16 years. Yet there are 33 States in which children under 16 may work more than eight hours a day; 6 States where they may work under 14 years, and 7 States where boys of 12 may work in the mines; 12 States where children under 16 may work at night. In 6 States there is no method of determining the age of children who seek work in our industries. What remains to be done is to bring the child-labor laws up to the following standards: Forbid employment of children under 14 at any time; forbid the employment of children under 16 in mines, quarries, or any other dangerous occupations, at night, or for more than eight hours a day; protect illiterate children and those physically defective under 16 in order to fit them for useful occupations; to grade the protection of all minors, according to their hazard of

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industry; provide for well-equipped departments of factory inspection, with authority to enforce the laws; require children seeking employment to secure age and school certificates, based on absolute proof.

The American Bar Association, as well as the National Child-Labor Committee, has adopted a uniform child-labor law, and while the laws of individual States can be raised to these standards, ultimately this matter must be regulated by federal action. Already bills have been introduced to prevent the interstate transportation of goods violating child-labor standards. An adequate child-labor law must be supplemented by proper compulsory school attendance laws and with the improvements of our educational facilities to meet the needs of the children of the industrial group.

### LOCAL ACTION

The church can cooperate with the National Child-Labor Committee through a local committee. The young people and the children of the Sunday school must be shown local conditions of child-labor and brought to realize its evils. There is still little or no regulation in most cities for the children of the street trades and for those who work at home in tenement rooms. To provide adequate regulation local sentiment can be aroused by a revelation of conditions, after an adequate study of the children of the streets and of home industries, by a local church group.

### THE REGULATION OF TOIL FOR WOMEN

The invasion of industry by women is one of the great facts of modern life, one of the social upheavals

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following the machine and its lightening of labor. Over 5,000,000 women are working for wages in the United States, and more than 3,000,000 of them in factories and shops. This means that over one eighth of the total female population and over one sixth of the females 10 years of age and over are wage-earners. All the traditional industries have been transferred to the factory, and to-day women are employed as plasterers, lumbermen, hostlers, blacksmiths, farmers, and carpenters. They have even entered the metal trades. It is because of the demand of industry for cheap labor that it now uses armies of girls to produce its goods. The low wages of men is both a result and a contributing cause. The competition of women lowers the price of male labor, and the low wages of a man worker along with the high cost of living make it necessary for women to add to the family budget. But there also enters in the urge of women's spirit. This is a part of her emergence from a condition of economic dependence. It is one aspect of the great change in women's place and sphere in life whose social results are yet uncharted.

### CONDITIONS OF WOMEN'S WORK

The conditions of women's work have become a menace to the health and morals of the community which has called forth a constructive campaign for improvement, in which the organized churches are now coming to take their part. The federal government has been investigating the conditions of women in industry. Its reports declare that these are not

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standardized, that they depend almost entirely upon the kind of men who own the business. "In one and the same industry employers would be found who so graded their rates that the average employee would be able to earn fair wages, and the exceptional employee was earning very good wages; employers who took foreign women because they could get them for lower wages than American women, and employers who sought girls under sixteen for all the occupations they could fill on the ground that 'they could do as much as the women and would work for less.' With some employers the lowest wages the women or girls would work for decided what they could get." The conclusion is: "What a woman could get for a week's work depends on the intrinsic factors over which she has no control and not upon her ability and efforts." It was the same with other conditions, "whether they work in clean, healthful, and comfortable surroundings, or in buildings which are an outrage on the health and decency, depends largely on the particular employer they happen to get; in practically every industry both extremes were found. The length of working hours, the frequency and amount of overtime, the extent of machinery and the extent to which it was used, the subdivision of work—these and many other points depend, not upon the worker, not even upon the industry, but very largely upon the attitude of the individual employer." Wide variations were found not only within each industry but even within establishments in the same industry located within the same State or city. The conclusion of the whole

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report is that "the strongest impression left by the study of this group of 50,000 to 60,000 is the absolutely haphazard and unstandardized character of the industrial world."

There are still other conditions of women's labor which have scarcely been studied at all. The new, unguarded, and unrestricted contact of sexes in industrial establishments, the breakdown of home restraint in the lives of girls, the indirect results upon health of the attempt to live on low wages—these are known in countless instances to social workers, but their general effect can only be guessed.

The outstanding fact in the conditions of employment for women is that when they work side by side with men, doing the same work and keeping the same hours, their wages are considerably less, and are altogether inadequate to provide for their independent support. The latest study of such wage figures as we have in the United States results in the conclusion that 75 per cent of our women workers north of the Mason and Dixon line are not getting a living wage, when that wage is defined as the amount which will keep them in physical efficiency. The hours of women's work are being restricted, but there are only 24 States that limit the working day and working week for all females 16 years or over. In the other States there is no attempt to protect either women or the community from the results of overwork. Safeguards from fire, as recent terrible accidents have shown, have yet to be required. Proper provisions of sanitation prevail only in the more advanced States



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and enlightened establishments. An effort on the part of the community to provide some direct moral protection for the groups of working girls is yet to be developed.

### RESULTS OF WOMEN'S WORK

The general results upon home life of the entrance of a vast army of women into industry are yet to be seen. The employment of young girls in automatic occupations that involve no training of intellect or character is no preparation for home-making. How much of the breaking up of home life in the industrial groups is due to the inefficiency of the home-maker can only be surmised. The results on child life from motherhood which was untrained and exhausted from the industrial process, from neglected homes, whose mothers are forced to work in factories, are already appearing in our industrial centers, and the future will write them still larger in delinquency, defectiveness, and inefficiency. Side by side we find a marked increase in the number of juvenile delinquents and in the number of married women working for wages. One of the leading medical psychologists ascribes the increase of the defectiveness among children to the pressure of industrial conditions.

The relation of the employment of women to child mortality is disputed. The high death rate of infants in certain industrial centers in this country and in England has been ascribed by later students not to the fact that mothers are working in factories, but to their ignorance of proper methods of child-feeding.

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But this raises the further question as to the extent to which such ignorance was caused by their entrance into industry.

The result of the present conditions of women's employment upon their health is definitely established. Notwithstanding the fact that, on the whole, factory labor provides better conditions of air and light than home labor, which is usually done under sweatshop conditions, nevertheless, the effect of long hours, high speed, and the general nerve strain of the factory work upon women's health is disastrous. A historic statement of the effect of long hours upon women's health is the brief presented to the Supreme Court of the United States by Louis D. Brandeis in his defense of the ten-hour law for the working women of Oregon. In this brief the laws of 19 States, 7 foreign nations, and over 90 expert authorities—State, national, and international—are quoted. These authorities fully established the fact that long hours of labor produce sterility, infant mortality, immorality, and insanity among working women, thus endangering the health and motherhood of the race. This demonstrates the fact that the health of women needs greater safeguards than that of men, and that the present conditions of the industrial employment of women are dangerous to the whole community. In the decision upholding the constitutionality of the law which has made possible still further short-hour legislation for women, Justice Brewer says: "Long hours of labor are dangerous for women because of their special physical organization. The two sexes differ in

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structure of body, in the functions to be performed by each, in the amount of physical strength, in the capacity for long-continued labor, especially when done standing; and as healthy mothers are essential for vigorous offspring, their physical well-being becomes an object of public interest and care in order to preserve the race. Her special physical structure and the proper discharge of maternal functions, having in view not only her own health, but the well-being of the race, justify legislation to protect her."

The results of working conditions for women upon their moral life are not yet as clearly defined as the result upon their health. On the one hand is the testimony of experts that working women in this country and in Europe are upon as high a plane of purity as any group in the community, and on the other hand is the testimony of other experts concerning the relation of low wages and fatigue to immorality. The fact that domestic service makes a larger contribution to immorality than any other occupation has little bearing on the question, which is not one of the comparative safety or danger of occupation, but of the effect of the general conditions of women's work upon their moral life. Even though the average of purity in the industrial group is as high as in any other group, the fact still remains that working girls are being subjected to a pressure which human nature ought not to be required to endure. The reports of vice commissions show that among largest groups of causes which lead girls into a life of vice is the group of industrial conditions.

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The indirect result of present conditions of women's labor is more difficult to trace, and may yet in the aggregate pile up a higher bill for society. The contribution of the industrial employment of women toward race suicide is no small one. The birth rate in factory towns noticeably decreases. The breakdown of family life results in weakness and inefficiency multiplied through succeeding generations. It is the destruction of the capacity for motherhood, the invaluable factor in race progress. At the Chicago Industrial Exhibit a picture entitled "Sacred Motherhood" showed a sweatshop worker nursing her child and driving a sewing machine at the same time. It was a terrible portrayal of unchecked, unregulated industry which does not stop to reckon the effect upon the future, but destroys both motherhood and the child.

To prevent this destruction, the immediate task before society, in which the churches have determined to cooperate, is so to standardize the conditions of woman's work as to remove all pressure from her health and morals. This means the establishment of a minimum living wage as a defense for the underpaid and helpless female group in certain trades and industries. It means reduction of the hours of women's labor.

### PROHIBIT NIGHT WORK!

The immediate demand which the churches should support, and which in some States they need to create, is for the cessation of all night work. So evident are the results of night work for women upon their morals that the first international treaty concerning indus-

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trial conditions dealt with this subject, and 14 European states agreed together that they would not permit women to work at night. Our nation is not a participant in that treaty. Only 4 of our States forbid all employment of females sixteen years or over at night, 2 others prohibit night work for females under eighteen; the rest have no prohibition whatever. To be effective, such laws must fix a closing hour, at which time all women's work must cease. Without this the law cannot be enforced, the difficulty of discovering violations being too great. In one of our advanced industrial States a recent investigation discovered one young woman who had worked almost continuously for nineteen hours.

### THE EIGHT-HOUR DAY

The next important demand is the shortening of the working day. An authority upon this subject, Miss Josephine Goldmark, whose book *Fatigue and Efficiency* is a landmark in the progress of working women, states that the all-important question, because of the effects of the overstrain upon women, is the daily scale of time expenditure. An adequate law must define the number of hours out of twenty-four which women may work, and also the number of hours in the week. The ideal law under present conditions, is that which prohibits women from working more than 8 hours in any one day and 48 hours in a week. At present, only 3 of our States give women the eight-hour day. Two others limit their work to less than ten hours, and 19 others now give them the

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ten-hour day. But the effect of some of these provisions is nullified by the number of hours permitted to a week. Eight States specify from 48 to 54 hours for a week's work, and 15 States specify from 55 to 60 hours. Some specify the day's labor, but not the week's work, and some limit the work of the week, but not that of the day. This refers only to manufacturers. The regulations concerning employment in stores are not so effective, and while the number of women employed in mercantile establishments is not so great as those employed in factories, yet the hours are, on the whole, longer. A recent report on conditions in Washington, D. C., shows nearly one third of the women in factories working 55 to 59 hours, and 10 per cent working 60 hours and over, while one third of the store women worked 70 to 76 hours, another third worked over 75 hours, and over two thirds of the women in hotels and restaurants worked 72 hours a week. In many of our States the fight must first be made for the ten-hour day before the eight-hour day is practical, and where the ten-hour day has been obtained for industrial establishments it must be extended to all other employment of women.

### CHURCH ACTION

There is work enough for church groups to do in this fight for short-hour legislation. Representatives of church young people's societies and women's societies, as well as representatives of the federated churches as a whole, should be seen and heard at State Legislatures in behalf of such measures.



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Further, since it is true that conditions of woman's work vary in the same industry, there is an opportunity for church groups to influence individual employers to improve conditions pending regulation by the community. In addition to the question of wages and hours, the demands of the churches must involve the abolition of the speeding-up process. This is the process by which, under the piece-work system, the amount of work required for a specified sum is constantly increased, the fastest worker being used as the pacemaker, so that the wage of the slower worker continually drops, and the amount of work done by the faster workers continually increases. The nerve pressure of this speeding-up is responsible for the wreckage of countless lives. It is a matter which can be eliminated in each industry only by some mutual agreement of recognized authority. The law may specify a minimum wage, but it cannot specify the amount of work to be done in each particular trade. Here is where the church group, if they achieve their aim, must cooperate with working women themselves and must assist them to secure some voice in determining the conditions under which they shall work. Legislation alone can never achieve the standards now demanded in common by the Church and social workers. Neither can they be realized simply by the benevolence of employers. If the health and morals of the community are to gain, and not to suffer, from the employment of women in industry, it can be accomplished only by the cooperation of working women to this end. So necessary is the organization



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of women workers, their development in self-help, their training to participate in the democratic control of industry, that the National Women's Trade Union League has been organized, with many women who are not wage-earners lending themselves to its promotion. This League demands (1) organization of workers into trades-unions, (2) equal pay for equal work, (3) an eight-hour day, (4) minimum wage scale, (5) full citizenship for women, (6) all principles involved in the economic program of the American Federation of Labor. Its achievements in educating working women and in securing just conditions and joint control in certain trades constitute a noteworthy page in the history of labor.

They have already brought to a successful conclusion several sanitary strikes, thus serving the health of the community as well as that of their own group. The provision of proper ventilation, of separate toilets and of some regulations concerning contact with men workers, which are essential to the carrying out of the standards of the Church, must be the demand of the workers themselves, and the churches should educate them to making this demand and should sustain them in it, and in all other demands that make for the protection and improvement of their lives. To this end the women's and young people's societies should seek fellowship with organizations of working women.

In many communities there still lingers the employment of women and children in the home trades under sweatshop conditions. The contractor who

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formerly sweated the workers in their homes is largely disappearing, but there still are many home trades in which work is given out directly from shops and factories to home workers. In most of our industrial States no serious attempt has been made to reach the evils of this home work. Here the workers are driven by the pressure of poverty to labor hours that destroy health, and to work their children in the same manner; here disease breeds and is passed on to the consumer. Recent studies into home industries show that the worst abuses of child labor still linger in this family work. To control this there must be special provision in the factory laws regarding work done by families in their own homes. Several States forbid home work except by immediate members of the family, and other States provide that this work shall meet certain conditions of the factory laws. Massachusetts requires a license for the family to do work at home, and along with New York places a "Tenement Made" tag on the output and holds the owners of property responsible for violation. In the proper control of home work there are involved the Factory Inspection Department, the Building Department, and the Fire Department. Hence the churches who would protect women and children from improper conditions of labor at home must see that there are adequate regulations by all these departments and that they are enforced.

An agency which has been working in this field is the National Consumers' League, which proposes as its immediate goal: a working week of 6 days; not more than 60 hours, preferably 56, 54, or 48; aboli-

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tion of night work; a closing hour set at 6 P. M. in the textile industries, and not later than 10 P. M. in others; working day of 10 hours, preferably not more than 8 or 9. A short working day on Saturday, if provided, should not depend on longer working hours on other working days. The League has formulated a list of requirements for manufacturers and commercial houses and has issued a label, whose use is allowed only under the following conditions: The State factory law is obeyed; all the goods are made on the premises; overtime is not worked, and children under sixteen years of age are not employed. The League guarantee is based upon the following procedure: Before the use of a label is awarded to a manufacturer his factory is visited by an agent of the League, who also asks both the local Board of Health and the State factory inspector for a report on the establishment. When this is satisfactory the manufacturer signs a penalty contract embodying the four points guaranteed. After the use of the label is awarded, the factory is visited from time to time by the agent of the League, and the local committee of the League reports upon it to the national secretary, thus securing constant supervision.

White lists of manufacturers are published, so that purchasers may know whom to patronize. There are now 69 manufacturers in 13 States, authorized to use the label. For several years there have been more of these accredited factories in Massachusetts than in any other State, for the law protecting women is more stringent and more vigorously enforced here than else-

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where. When increased cost of manufacture is required, competition makes it almost impossible for individual factories to yield to public sentiment without the help of the law to force competitors to the same high standard.

It is possible for the Church to accomplish something by arousing purchasers to the necessity of using their conscience in their shopping. Local white lists of stores and factories which meet Consumers' League conditions can be made by representative groups. The Consumers' League label and the labels of the organizations affiliated in the Women's Trade Union League can be demanded. They will protect the conscience of the buyer and assure him that his comfort is not being secured at the cost of strain upon the health and morals of his fellows.

It is for the churches to make this fight for working women a local community issue. The Supreme Court decision in the Oregon ten-hour case must be localized, and each community must come to see that it cannot have any bigger object in view than the health of its women. It is a religious issue, and the pulpit which has had much to say about the religious function of women may now make good its rhetoric by helping to realize these religious values in the lives of the working women. We pray, "God save the people," but the people will perish if we do not protect motherhood and the home. If all we do is to pray, we shall soon watch the wreckage of the common life. The first step toward the saving of the people is the protection of their homes and children.

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## QUESTIONS

1. Summarize the child-labor laws of your State. Compare them with the uniform laws recommended by the National Child-Labor Committee.

2. What are the chief child-employing industries of your State? What conditions does each furnish for the physical, intellectual, and moral development of childhood?

3. How many children are employed in your community? At what occupations? Under what conditions? Are the child-labor laws enforced?

4. Are street trades regulated in your community? Are boys employed in night messenger service? What organized effort is there to help newsboys? messenger boys?

5. What protection does your State provide working women in regard to hours, wages, health? Are these laws enforced in your community?

6. Does your State prohibit night work by women? What occupations involve night work for women—in your State, in your community?

7. How many hours a day and a week do women work in your stores? factories? hotels? laundries? kitchens? How many work seven days a week? How can seven-day work be stopped?

8. What are the highest, lowest, and average wage paid to women in your community?

9. What is the smallest amount on which a woman living away from home in your community can keep herself in physical efficiency? How many women are

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getting less than this amount? Has this ever been called to the attention of the community and the employers concerned? How should this be done?

10. What provision is made in your community for good board and room, or for social and recreational life for young women working and living away from home?

### BEST BOOKS

The Bitter Cry of the Children, John Spargo.

Child-Labor in City Streets, Edward N. Clopper.

Publications National Child-Labor Committee, 105 E. 22d Street, New York city.

Women in Industry, Edith Abbott.

Women and the Trades, Elizabeth B. Butler.

Young Working Girls, Robert Woods and A. J. Kennedy.

## CHAPTER III

### THE ATTACK UPON POVERTY

For the abatement and prevention of poverty.

For the protection of the individual and society from the social, economic, and moral waste of the liquor traffic.

THE Church has always recognized a duty to the poor. It has seldom appreciated the extent to which its Master made ministry to the needs of this present life the test of Christian character, but the record of its deeds of mercy and relief makes shining pages in its history. Now a deeper, fuller task awaits it in this field. The Christian conscience is no longer content merely to give alms, to develop virtue and acquire merit by ministering to individual need. It is challenging the very fact of poverty. The day will never dawn when there is no necessity for personal ministration to individuals, for society can never be so organized that the woes and calamities of life will not call for the sympathetic heart and the willing hand. But to-day the work of ministering to the poor is made more effective, acquires new meaning and purpose by recognition of the social nature of poverty, of the fact that poverty is not an individual incident but a disease of society.

Poverty must be distinguished from destitution. The latter means the absolute need of the means of support. In it there is the call of hunger and the lack



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of shelter. Poverty, of course, is a comparative term. It means the absence of those things which are necessary to the proper development of life in the presence of the possession of these things by others. It may be defined for our purpose as the lack of sufficient food and clothing and shelter to keep life physically efficient. If this be poverty, there has not yet been any convincing refutation of Hunter's claim that 10,000,000 people in this rich land are living in a state of poverty. Here we have a widespread disease that runs far through the veins of society. It is an abnormal condition which has no permanent place in a sound social order. It is a disease which, unchecked, will rob society of its very life. The poor, those needing sympathy and help, may in some slight measure always have to be present, but poverty as a social fact can neither be viewed with complacency nor tolerated with impunity. Indeed, the widespread poverty of our rich industrial civilization no longer challenges the activity of social workers alone, but it arouses the statesmen of every government. It hangs like a dread shadow over every civilized nation and is calling forth a body of social legislation designed to check and remove it.

It is essential for the people of the churches to understand that poverty as a widespread social condition, from which individuals constantly drop down into destitution, is not merely the result of individual causes, but of maladjustment in the social system, of an imperfect social organization. The idea that poverty is sent of Providence as a discipline for the soul

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must also be abandoned. The study of those depending upon public charities reveals as much inherent virtue and vice as are found in the same number of people living above the poverty line. It is one of the grim humors of our situation that with this evidence of the need of such discipline among those who are well to do, those who talk the most about the religious cultivation to be derived from the struggle with poverty are absolutely unwilling to subject themselves or their children to its stern discipline. The fact is that all the disciplinary value in poverty, the virtues of struggle and self-denial, can be gained in other fields without taking the risk of the lack of physical necessities, or the comforts of an abundant living. The fact that poverty is a means of grace to those who can relieve it, because of its development of the virtues of charity, is no justification for abstention from the fight to prevent it. The type of religion that requires the misery of one group in order to develop the virtues of another, is a type which belongs to a dead age. It has no kinship with the religion that Jesus taught in terms of brotherhood and democracy. There are, in truth, religious virtues enough and of the highest type to be developed in the struggle with poverty as a social disease.

The recognition of the fact that poverty as above defined is a condition of an imperfect social organization, that, like the sickness of an individual, it is due to the failure to observe the laws of social right living, that even the individual factors in it can be socially controlled, is one of the great gains of our

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time for religion, as well as for society. From this fact comes the possibility not only of the abatement but the prevention of poverty. From this is builded the whole structure of constructive and preventive philanthropy, in which social science joins hands with organized religion in the effort to realize the social hope of the gospel. Thus the heart of Christian philanthropy, which has always beat in sympathy with suffering, is now challenged to make its work efficient and to join hands with science to realize the ancient religious vision of a social order from which poverty should be absent.

The first step in this endeavor is the realization of the truth that poverty as a social fact has social causes. Christian charity can no longer take refuge in the belief that poverty is due only to individual inefficiency, laziness, and drunkenness. It can no longer satisfy itself with making its gifts and then ascribing the continuance of poverty to the unworthiness of the recipients. Those 10,000,000 people in the United States who live in poverty—are all of them worthless? How many of them never had a chance to acquire efficiency of life? For those who are lazy or drunken, what social causes are accountable? The new conception of charity is that we are not only to help those in distress, but to remove the causes of distress. The two inseparable principles underlying modern charitable administration are, first, the immediate relief of need and, next, the removal of its causes. With an individual case of distress, or with poverty as a condition of the mass, the causes, direct and indirect, must

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be discovered. Lazarus at the gate must not get merely the crumbs of our rich civilization, but our earnest and sustained attention until we find out what brought him there. The followers of Jesus are to be not simply healers of those who are sick with this social disease of destitution, but physicians to the whole of life, helping to remove the things that destroy the common well-being.

It is upon the study of causes that the whole program of constructive and preventive philanthropy is being built. All the studies into individual cases of destitution show a group of conditions and forces interrelated and interacting, until sometimes it is difficult to distinguish between a cause and a result. For instance, where destitution is caused by unemployment, inefficiency may be given as the cause, whereas the man's continued lack of employment may be the cause of his inefficiency, for continued idleness invariably breaks down habits of industry.

A family consisting of the mother and five children applied to the Associated Charities for assistance. The friendly visitor, upon investigation, found that "the father had died some three months before; he had been a carpenter earning about sixteen dollars a week; with this income they had lived well, but were not able to save much. Early in the winter the father had contracted a severe cold; work was plentiful, and as his family needed every cent he could earn, he did not stop work until the disease had fastened upon him and he was forced to go to the hospital, and while he was there the family lived upon the credit

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they had established among the tradesmen of their community. The head of the family, immediately upon his discharge from the hospital, went back to work. Exposure brought on a lingering cough, which toward the latter part of the winter developed into tuberculosis. The case was referred to the Anti-Tuberculosis Society, and they suggested a special diet for the man in order to facilitate his cure. In conference with friends it was agreed that the oldest boy and girl be allowed to go to work. The man was now working about half time. One day he fell from the scaffolding upon which he was working and broke his collar bone. This accident stopped the family income, with the exception of the amount that the children were earning. Before the father was able to go to work again another child was born, and in their straitened circumstances, their credit having been exhausted, the family became dependent upon charity in a large measure. The disease developed rapidly, and the father died soon after. The family received the insurance which he had carried and which represented all their savings. After the funeral expenses were paid, and their many bills settled, the family found living much easier. The things that they had been denied were now possible, so for a few weeks there was prosperity in the home; but when the money was all gone the new standard of living demanded credit of the grocer, the butcher, and the clothier, and soon they had gone beyond the place where these tradesmen could afford to carry them. The mother now went to work in a factory, and

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another one of the children found a place in a department store. With their combined efforts they were able to make less than the father had earned in his best days; however, as long as they were all well and worked they got along comfortably; but the mother being gone all day, the baby was neglected, and its fretfulness robbed her of her night's rest. Just at this time the boy fell in with a bad set of companions, and instead of bringing his money home at the end of the week began to spend it in the poolrooms and cigar stores. He soon lost his position; he secured another, but lost that also. Finally it became almost impossible for him to find any work at all, and to further complicate matters, while temporarily employed in the office of a factory he stole some money out of the till and ran away. The combined work and worry, together with the uncertainty as to the future, undermined the woman's health, and, sick and discouraged, she gave up the unequal struggle and appealed to the charity organization for help. It is impossible to assign any one cause for this case of destitution. It was the result of a chain of bad causes."

It is practically impossible to assign to various causes their proportionate value in producing destitution even in a single case, much less in the study of poverty as a whole. The only thing that can be done is to estimate the relation of individual and social causes; and the estimates of our most careful students are that somewhere between 85 and 90 per cent of our poverty is due to social rather than to indi-



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vidual causes, to conditions of community life, to the failure of organized society to protect itself by giving its individuals a fair chance for life.

The most frequent direct causes of destitution in the records of charitable organizations are sickness, unemployment and partial employment, low wages, intemperance. But what community conditions lie back of these? Was the intemperance due to desires created by improper working and living conditions, overwork and bad air? How much of it could be charged to the failure of the community to provide proper facilities for social life while at the same time it allowed an unregulated liquor traffic to stimulate and increase the appetites engendered by its own neglect? If unemployment were due to inefficiency, how much of the inefficiency was due to the failure of the community to properly train its youth? Did sickness, that biggest factor in the condition of destitution, come from the continued neglect by the community of its health? And then back of all these secondary causes of destitution lies a greater, grimmer fact revealed by those studies which locate destitution, in certain groups of the population, the fact that here were masses of people living on incomes without sufficient margin with which to resist the attacks of sickness and the contingency of unemployment. Here life is lived at so low a level that it is deprived of resistance power, that it has no reserve to meet the inevitable emergencies. Thus we are confronted with the general condition of the poverty of life of a large proportion of our population. We



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face the whole economic problem of raising the life level of a large section of our wage-earners, the problem of securing social justice.

### CONSTRUCTIVE PHILANTHROPY

When the churches set their hands to the abatement of poverty the first step is to organize their relief work in harmony with correct principles of organized charity. If our benevolence is to be really religious, it must also be thoroughly scientific. Otherwise it will increase instead of lessening the total of misery. The first principle is immediate and efficient relief for all who are really in need. This means measures to discover the genuineness of all supposed need. Indiscriminate giving which breeds fraud and develops pauperism must be abandoned. There must be cooperation and interchanging of information among the various relief agencies of the community to prevent waste through duplication of gifts. A young churchman in one small town found that thirteen Thanksgiving dinners had been sent to one family. This cooperative action on the part of relief agencies is also necessary in order to cover the whole field and to be sure that no need goes undiscovered and unmet. The systems of district and parish relief devised by Wesley and Chalmers are an object lesson to our modern church forces. Every community should have its central clearing house for relief work where records can be kept and information exchanged. Those communities which are not large enough to need organized charities still need a central committee,

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and all church relief by all societies should be done in cooperation with this central body in which they should be represented.

Modern charity is built around the principle of the personal touch and influence. It believes that people need counsel and help to develop their own resources more than they need alms. Its method of work is that of friendly visiting in which the visitor becomes the genuine friend, counselor, and guide of the needy family, continuously helping them out in their difficulty. This is the giving of spiritual forces in addition to material things. It is the touch of life upon life not to patronize, but in brotherly helpfulness. Much of the criticism of organized charity because of the small proportion of its funds spent in immediate relief misses the point. Money spent in indirect service, in gradual reconstruction of family life, is even more beneficial to the individuals helped and to the community than that which is spent in immediate relief. Our organized charities are everywhere struggling along not only with insufficient funds, but with inadequate forces of friendly visitors. It is the duty and the opportunity of the churches to provide volunteers for this work and to see that they are properly trained. Thus whatever capacity for sound living is within the church group may pass out as the leaven of life into the weaker group in the community. It is a form of charity which does indeed bless him who gives and him who takes, which lifts life higher on both sides, which abates poverty by enabling families to overcome it.

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## PUBLIC INSTITUTIONS

It is further the duty of the Church to see that the public relief agencies of the community also make for the reconstruction of life. These institutions—our city and county out-door relief, our county poorhouses and hospitals—are one of the expressions of the Christian spirit in government. They are the acknowledgment by the community of the Christian imperative for ministration to the needy. They are doing the work which in former periods was done entirely by the Church. They are the hands of the Christian spirit, the agents of the Christian forces. Therefore the character of their work concerns most vitally the church group. Are they furnishing efficient relief, are they humane in their administration, are they reconstructive in their purpose and result, using the best methods known to social science? These are questions which the church group should raise in the hearing of the whole community. In many localities the history of the poorhouse is a scandal. It needs some Dickens to write the chronicle in which the political gangsters who have controlled the appropriations as loot to be divided among their camp followers will appear stretching out their hands to the public and ever crying, "Give us more." There are few pages in our civic history blacker than those that reveal the robbery of the helpless wards of our public institutions. There is no finer example of the breakdown of that individual good-heartedness which is the boasted attribute of our bosses. Its absolute social

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ineffectiveness, the real callousness of its self-interest, is truly seen when it helps the needy and the sick into public institutions as a personal favor, to be duly rewarded by political allegiance, and then exploits them. The political patron saint is really a brigand chieftain robbing his own followers. The worst of this inhumanity in our public institutions is at an end, but it still remains for the religious forces to secure higher standards. By visitation and inspection they can support faithful and efficient officials and can bring the pressure of public sentiment upon those who are neglecting their duty. In no department of our government is there more clearly seen the high value of the help of auxiliary forces from the citizenship at large, to save officials from that "illusion of routine" which inevitably affects the best of them.

### AUXILIARY AGENCIES

A significant feature of modern philanthropy is the branching out of relief societies into many various forms of work. The reports of organized charities of a great city are the romance of social adventure, a chronicle of social invention and exploration. Pure-milk stations, with their instructions for mothers, day nurseries enabling working mothers to leave their children in safety, outdoor schools for children suffering from incipient tuberculosis, legal aid societies to help the victims of fraud—these are only some of the social activities that have grown directly out of charity work. These are all flank attacks upon poverty. Into such activities the churches must throw their workers not

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simply for the sake of the immediate value to individuals who are helpless, but because of their part in lessening the sum total of poverty. Much of our present social legislation has grown out of organized charity. Laws for the conservation of health and for good housing have resulted from the discovery of the contribution which bad housing and health conditions made to poverty. Compulsory medical inspection of school children has followed the discovery that a large proportion of dependent and delinquent children were suffering from physical disability. Laws against wife-desertion, and even special courts of domestic relations, have grown out of the relation of domestic difficulties to destitution. The relation of unemployment to destitution has been one factor in securing public employment bureaus and municipal lodging houses, and even public works for the unemployed. The beginning of social insurance in this country, employers' liability and workmen's compensation laws, laws also to protect the worker against accidents have been accelerated by studies showing the mass of dependency which is forced upon the community by the absence of such provision. Behind such legislation the churches are standing, for this reason among many others, that the prevention of poverty is to be obtained through lessening and ultimately removing all the social causes. Local church groups may well study the facts of destitution in their own community in conjunction with the relief authorities, in order to lay bare the local conditions which are making for poverty. They can then join hands in

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the cooperative movement to lessen and remove those causes.

### THE VISION OF PREVENTION

The specific contribution of the churches to the whole campaign for revealing the social causes of poverty is the cultivation of the Christian faith in a social order from which poverty is absent. Religion must realize not only that poverty is a hindrance to its own development in life, but that starved lives are not according to the plan of God. As one by one social science lays bare the facts of poverty and outlines its daring plan for their removal, the churches must not only marshal their forces behind the program, but must stir in people a mighty faith in the possibility of the removal of poverty. For faith is dynamic. When social science points out that the causes of most diseases are known and removable, that unemployment is a matter of inefficient industrial organization, when it lays bare the fact that low wages are due not to the lack of material goods but to the lack of social justice, to the burden of parasites which labor must carry on its back, then the duty of the Church, to inspire the faith which will mass all the people behind the whole social program for the prevention of poverty, becomes clear. There are mountains to be removed—the idleness of luxury which breeds the idleness of poverty, the control of industry in the interest of the few—these questions also belong to the problem. Before the forces of religion are free to deal adequately with individuals, and before indi-

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viduals are free to respond to the appeal for their development, the pressure of social and industrial causes has to be removed. It is the word of the Master to sell all that we have and give to the poor our best study and effort, that we may finally all be rich in the things that make for the life more abundant.

### THE LIQUOR TRAFFIC

The organized liquor traffic deserves to be singled out by itself as one of the great causes of poverty. It is interrelated with every social issue. It is a contributing cause to destitution, disease, and delinquency. It stands behind every organized vice of civilization. It is the best organized and most destructive form in which Mammon attacks the race.

The attack upon the liquor traffic has long been a distinct fight of the Church, and the significance of recent developments in the campaign is that the battle is no longer being fought on purely personal grounds. It has become a social issue. The old days of the temperance fight centered attention on individual abstinence, on rescue and reform. Now the country is asked to consider the effects of the organized liquor interests upon the common life. The traffic is to come to judgment on social and economic grounds. Because its destructive effects upon society are greater and more obvious than those of any other form of organized business, it is the first to be called to account by the people. The moving of the fight on to social and economic grounds will enlist new forces in the battle against the destructive effects of alcohol. The enroll-



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ment of the labor and immigrant groups can be accomplished only through a policy of education that reveals to them the broad social results of the consumption of liquor. Hence the social service movement has this contribution to offer to the struggle of the churches against the organized liquor traffic—the education of the people to an understanding of its social and economic waste.

The moral waste has long been apparent. The sufferings of individual victims, the wrecked lives of the drunkard and his family are a familiar theme. The pulpit is now trying to make as much of the social wreckage of the drink evil. Statistics lay bare its responsibility for dependency and delinquency. We know how much of our bills for public relief and the care of the criminal is to be charged to this account. The awakening conscience that attacks the social evil discovers the direct relation to commercialized vice of the organized liquor traffic. The investigators into the physical process of race degeneration report alcohol as one of the race poisons. Its indirect contribution to those diseases which spell race destruction can only be estimated. Here the moral waste and the social waste become one. The contribution of the liquor traffic to the breakdown of moral standards results in the waste and weakening of the very sources of life. Its influence upon government is one of the strongest forces for maintaining political corruption and preventing the dominance of sound standards and ideals.

The churches that have long been aware of the moral waste of the liquor traffic and have long been

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taking steps to prevent it must now move just as definitely to stop the social waste that it entails. In any given community the organized liquor traffic assumes certain social functions. A large part of its hold upon the people is due to this fact. That modern chronicle of a drinker's progress and experience, John Barleycorn, by Jack London, reveals clearly the secret of the saloon's hold upon virile young men. It is the opportunity and stimulus it affords for social enjoyment. Free lunch, aid in securing employment, lodging, comfort stations, an inexpensive club—these are the services the saloon renders to its patrons. All these are functions which the community ought to perform. When the churches stir the community to serve its people they will loosen one of the strongest grips of the saloon upon modern life.

The economic loss resulting from the liquor traffic is now being accurately estimated. Its effect in the reducing of productive power, its check upon the purchasing power of the community, these are being set down in actual figures as various communities compare their experience with and without saloons. So evident are the results that the city of Cambridge, Massachusetts, has placarded the town with municipal posters, pointing out to its citizens the economic and social loss involved in the open saloon. This is exactly the work that the churches have to do in many a community, especially where the government is controlled by the liquor interests, and supported by a population whose national customs and ignorance of economic facts are freely played upon.

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With the growing interest of the working class in the social question, the economic argument will make it the additional force which will finally destroy the liquor traffic. Already the new allied host that will overthrow organized liquor is gathering. Social workers who used to talk about nothing but the social function of the saloon are now talking very much about its social waste. The labor group is beginning to see that liquor is its worst foe, taking the brains, energy, and character which ought to go into the labor movement. The churches are seeing the social and economic aspects of the struggle. These three groups are joining hands behind a common social program, one of whose objects is the protection of the race from the ravages of alcohol. On grounds of social efficiency the organized liquor traffic is condemned. Already the program of legislation, of education, and of substitution that will carry out the judgment is being formulated.

### QUESTIONS

1. List the private relief agencies of your community. What is their yearly expenditure? Number of cases helped?
2. List the public relief agencies of your community—what is their yearly expenditure? Number of cases helped?
3. How much money does your church spend annually for relief? How many needy does it help? Describe the plan of cooperation between the churches and other relief agencies in your community.

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4. How many friendly visitors, visiting nurses, and visiting housekeepers are at work in your community? Describe their work.

5. Give the facts concerning one needy family, and outline a program of constructive relief.

6. From the records of your relief societies determine what are the chief causes of destitution in your community.

7. What cause of poverty in your community could be easiest removed and how?

8. How many saloons in your community? How many churches?

9. Are the regulations concerning the sale of liquor enforced? If not, why not?

10. List exactly all the services rendered by your saloons to their patrons.

11. How many of these things could be done by the churches? By other community agencies?

### BEST BOOKS

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How to Help, Mary Conyngton.

Modern Methods of Charity, Charles R. Henderson.

Friendly Visiting Among the Poor, Mary E. Richmond.

Substitutes for the Saloon, Committee of Fifty.

Social Welfare and the Liquor Problem, Harry S. Warner.

## CHAPTER IV

### THE CONSERVATION OF HUMAN RESOURCES

For the conservation of health.

For the protection of the worker from dangerous machinery,  
occupational disease, injuries, and mortality.

It is some years now since the leaders in the movement for the conservation of our natural resources pointed out that this issue was only part of a greater and graver problem, the question of the physical efficiency of our people, upon which the very life of the nation depends. The nation has become increasingly aware of that fact, and the conservation movement is being largely extended to the saving of our human resources. It is high time. Prodigal as we have been in destroying our natural resources, our waste of human material has been still greater. The death rate of our industry from preventable accidents and occupational disease has dwarfed that of every other industrial nation. We are not within hailing distance of the more advanced nations in using medical and sanitary science to increase the average duration of health. Germany, where this movement has reached the highest point, has increased the duration of life twenty-seven years per century. Our only available statistics are for Massachusetts, where life lengthens at the rate of about fourteen years per century, or one half

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that of Germany. It is estimated that we lose each year 630,000 of our citizens whose death might be prevented. We have continually 3,000,000 people on the sick list and at least one half of this sickness is preventable. Adding the annual loss of the potential earnings of those whose deaths could be prevented to the loss from preventable sickness, the result is that the failure to care for our health costs this country, at the very lowest, one and one half billion dollars each year.

### RELIGION AND LIFE

From the standpoint of religion the matter becomes more serious. Too often life has been counted as a very little thing. Our practical attitude toward it has been one of sacrilege. No matter what we have said to God in our churches, the utterance of much of our actual conduct of life has been blasphemous. When we consider that this waste of life has been going on in a time when science has been teaching us the facts and the methods of the prevention of disease, it deserves even a more ugly name than sacrilege. The disregard of the mortality rate of the ignorant and unfortunate group by many of the educated and intelligent group places us religiously alongside him who cried, "Am I my brother's keeper?" The message of medical science to religion is one to arouse its conscience and awake its energies. Pasteur told us years ago, "It is within the power of man to rid himself of every parasitic disease." Our own authorities tell us that we have sufficient knowledge now available to

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stamp out every contagious disease. "Three fourths of tuberculosis, from which 150,000 Americans die annually, could be avoided." From the data of eighteen experts in various diseases, "it is found that fifteen years at least could be at once added to the average human lifetime by applying the science of preventing disease. More than one half of this additional life would come from the prevention of tuberculosis, typhoid, and five other diseases, the prevention of which could be accomplished by purer air, water, and milk. In Lawrence, Massachusetts, after the installment of a pure water supply, the death rate of typhoid was reduced 80 per cent. For every death thus saved from typhoid, two or three deaths are saved from other diseases."

### THE CAMPAIGN FOR PUBLIC HEALTH

The knowledge of the means of conquering disease presents new duties to Christianity and gives new meaning to old obligations. Its Master's command to minister to the sick now involves the development of organized measures for the prevention of disease. The new Christian conscience and the new scientific knowledge are joining together in a campaign for public health that is one of the outstanding social facts of our age. As the causes of disease are revealed in the laboratories of the research institutions which are constantly being founded, the medical profession and religious leaders are jointly demanding that the community organize to remove these causes. The control of contagious diseases by quarantine measures to pre-



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vent the spread of germs and by the removal of those conditions that breed germs, the control of dust and bad-air diseases by proper regulation of industry and housing, the diminution of misery diseases by increasing the economic wellbeing of the industrial group, the inevitable inclusion of sexual diseases among other contagious diseases, are the broad steps in the program. The community is increasing its police powers to prevent disease, and is at the same time enlarging its facilities of education to secure the cooperation of the citizenship in the efforts to reduce the death rate. Results are already apparent. The mortality from certain special diseases has greatly decreased. The tuberculosis death rate in England is now only one third of what it was seventy years ago. The death rate from pneumonia now equals that of tuberculosis. Typhoid fever is decreasing. In thirty years Munich reduced its typhoid rate from 291 to 10 per 100,000. Smallpox was reduced by compulsory vaccination in Prussia from 24 to 1.5 per 1,000. In this country the discovery of the relation of the mosquito to yellow fever has resulted in its practical disappearance. Increased attention to child welfare has greatly reduced the infant death rate.

Along with the movement to prevent disease goes also the movement to build up vitality, and a host of educational agencies and other forces are at work in this direction. Among the evidences of the increasing value being placed upon human life are the formation of "societies to prevent tuberculosis, insanity, alcoholism, social diseases, and infant mortality; the estab-

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lishment of numerous journals of preventive medicine, both technical and popular; the increased attention to the subject of health in the public schools. To these must be added the constant agitation of legislation for pure food, milk, and water, the increasing demand for efficiency in Health Boards, and the increased attention within and without the industrial world to sanitation and hygiene in industry and home life." In the medical professions the social aspects of medicine are receiving increased emphasis. Medical societies are increasingly concerning themselves with it. A number of universities support special investigations in physiology, hygiene, and preventive medicine. The development of social service departments in hospitals, organized to see that the work of the hospital is made socially effective in the lives and homes of the patients, is an index of the change which is passing over the whole practice of medicine. This change is based on the conviction that "an ounce of prevention is worth a pound of cure." The practice of preventive medicine is becoming the dominant thing in the profession. As teachers and writers on hygiene, as auxiliaries to local health boards, and advisers to local industrial plants, physicians are ministering not simply to the disease but to the health of the community. Many are turning their attention to "biological engineering," the study of conditions under which the individual may reach his highest efficiency. Thus physicians increasingly become public servants rather than private practitioners; they serve as medical inspectors of schools, factories, mines, and shops; as

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health officers in federal, State, and city governments. This whole movement culminates in a demand for a National Department of Health to develop preventive measures for safeguarding the health of the people and to promote national vitality.

### RELIGION AND HEALTH

It has been said that the power and success of this great movement to conserve life and health will depend on the realization of its stupendous importance. Its economic and social significance is being increasingly made clear. The necessity of self-preservation is being driven home to modern civilization. It is for the churches to perceive and impart to the people the religious significance of this movement which is moving the forces of medical science with a missionary enthusiasm. Religious leaders must see how the development of their ideals depends upon their adoption of the old pagan motto, "A sound mind in a sound body." A sound instinct for self-preservation and a sound desire for self-development must be based upon a recognition of the divine nature of human life and the eternal elements in it. The movement for the conservation of health will march in the ordered courses of race progress only when it is inspired by the conviction of the necessity for saving and developing life because of its spiritual values and destiny. This again depends upon enlarging and making conscious that missionary motive which is already so manifest in the health crusade. It is the passion to save our brother's life, the enthusiasm for the better race, which enno-

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bles the health movement. If life be so sacred a thing that its waste is irreligious, then its saving is a religious thing. Here we have a mighty fight against one of the old enemies of the race. Again humanity is marshaling itself under new leaders to go forth and slay dragons old and grim, in order that the race may be loosed from their power and set free for its development. This fight against the world-old foe of disease belongs with the fight against poverty. It is for the churches to make men thrill with the religious passion of this struggle for the common life, to make men see the eternal values they are striving for. Then this will not be a mere humanitarian crusade, but a mighty spiritual movement. Valuing life more, we shall find God more fully revealed in it. Caring more for our brother's life, we shall perhaps find God caring more for ours.

### MEASURES

If the Church throws her full strength into this campaign against disease, she is enlarging one of her oldest functions. Her Master was the Healer, and her ministering hand has always been upon the pain of the world. Her nurses and hospitals have followed her Master in the healing of the sick. Now she is called to fulfill his own words, and in this very field to do "greater things than these." Like him, she is to drive back the shadow of death and to banish it from the homes of the people.

The principal measures recommended by the National Conservation Commission in its Report on Na-

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tional Vitality are as follows: "Federal, State, and municipal boards of health should be appreciated and supported. Their powers of investigation, administration, and disseminating information should be enlarged. School hygiene should be practiced and personal hygiene emphasized. The multiplication of degenerates should be made impossible."

It is in the disseminating of information that the churches can render a distinct service. One of our city boards of health appeals to the churches to post and distribute its bulletins and to help them save the people from the bitterness of death. In another city the posters of the health department have been displayed in the churches, and the pulpits of the churches have been opened to the officers of the department for the instruction of the people. The striking resistance power of the Hebrews to disease is undoubtedly due to their long training in sanitation and hygiene as a part of their religion; not so much to the regulations themselves as to the recognition of the religious nature of health, the development of the moral responsibility for it. The churches have a duty to instruct their people in personal hygiene, which comprises environment by air, soil, and dwellings; clothing, nutrition, and activity. The evils of bad air and darkness; the relation of diet, cleanliness, and exercise, not simply to health, but to moral energies—these are subjects for religious instruction. But the particular contribution of the churches to this educational campaign must be the arousing of moral responsibility. The people must be made to feel the religious nature of caring for

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their brother's health. The community must come to feel that laws against spreading tuberculosis germs by spitting, against breeding the flies that carry typhoid, against the dirt and darkness in dwellings that breed disease germs, against the careless exposure of others to contagious diseases, are not merely ordinances of the State, but they are laws of God written deep into the constitution of the individual and society; that man is indeed his brother's keeper, in health as well as in morals. A preacher came to conduct evangelistic services in a neighboring church, just after using his influence with the members of the Health Department to prevent an inconvenient quarantine on his own house when his children had a mild contagious disease. The result was seventeen more serious cases among his own membership. He wondered why the revival failed and was plainly told by one who became aware of the facts that the reason lay in his own sin against the community life. It is the lack of moral responsibility that holds back the campaign for health. The community is told by health officials that "health is a purchasable commodity," but there is not religion enough to pay the price. Property interests that would be affected by sanitary regulations will obstruct, and the people are indifferent. The community will not spend the money necessary to prevent disease until it has a deeper sense of the religious value of health. It is for the churches not simply to educate, but to arouse a religious passion and motive behind the health campaign, that will push it to success.



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## SCHOOL HYGIENE

The proper development of school hygiene is a most important measure in the campaign for the conservation of health, the protection of our school children from contagious diseases, from imperfect seating, lighting, ventilation, and sanitation. The defects of the eye, ear, nose, or throat, which are quite often responsible for the backwardness of certain pupils, must be remedied. These things can be done by proper medical inspectors. In New York it was found that 66 per cent of the school children needed medical or surgical attention or better nourishment; 47 per cent needed dental care; 38 per cent had enlarged glands of the neck; 31 per cent had defective hearing; 18 per cent had enlarged tonsils. Proper medical inspection will also help the school authorities to remove high pressure and long hours in the classroom, which is placing a serious nervous overstrain upon many children. At present one half of the medical inspection of schools in the United States is in Massachusetts. It is the exception and not the rule in the other States. The churches can and should create a demand in their community for this health measure.

## PUBLIC HYGIENE

The chief concern of local health boards must be pure water, pure air, pure food. Needed measures of public hygiene include the abatement of spitting and the smoke nuisance, the provision of clean streets, proper drainage and garbage removal, pure supply of milk and other dairy products, the checking of the



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transmission of disease by insects, flies, and vermin, the prevention of adulteration of foods and their proper inspection, and the proper regulation of sexual disease.

An adequate health department must continually educate its community to the menace of these diseases and to the means of prevention. It is for the church groups to demand and secure adequate administration of health, to make their community realize that it needs the protection of its health board just as much as it needs the protection of its police and fire departments, to arouse them to the peril of leaving the control of its water, food, and air in private hands. If the Hebrews could express and apply their religion in sanitation and hygiene, certainly Christianity, with its higher valuation of life, may well lend itself to the creation of a community which will recognize the sacredness of the common life and will protect the lives of all its members.

### THE WORKER'S BURDEN

There is one group of the population which bears the heaviest burden from the general neglect of the common health. The health maps of all cities reveal industrial neighborhoods as the districts where the death rate is highest. As the result of unsanitary living and working conditions, together with the ignorance of the people, here is where infant mortality is the greatest, where the contagious and bad-air diseases get most of their victims. It is estimated that 80 per cent of our diseases are misery diseases,

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and it is the industrial section of the population, overworked and undernourished, that is swept by their ravages. Here vitality is low and the resistance power to disease is weak, because of the continual state of overfatigue. "The relatively slight impairment of efficiency due to overfatigue leads to the greater impairment from serious illness. A typical succession of events is first fatigue, then colds, then tuberculosis, then death." It is because of this exceptional mortality among industrial workers that the churches are supporting the special measures necessary for their protection. Disease and death are the risks of life, but a religion of brotherhood cannot permit the uneven distribution of these risks through imperfect social organization.

Accidents also are the ordinary risks of life, but the industrial worker is again subjected to an extra risk. He faces in ignorance numerous concealed chances of accident and disease. Always in mine and forest, and on the sea, those who do a man's work in the world have had to play a game with death. But to-day they are forced to play it without a fair chance to win. The price of the comforts of our industrial life is the death of one out of every 181 in our population. The death rate of the industrial world each year is greater than that of any year of the Civil War or than the total of the Russian-Japanese war. On the peaceful battlefields of industry every twenty days we lose more lives than we lost during the war with Spain. Our mines kill by accident five men out of every thousand they employ. The death rate of our mines from

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accident is almost three times that of Great Britain and half as much again as that of Prussia. In 1908 in Pennsylvania one miner was killed for every 215,587 tons of coal mined. In 1907 our death rate from mining accidents was about five times that of France and Belgium, and about three times that of other European countries. The death rate from accidents in our mills and factories is more a matter of estimate. Taking the New York figures as a basis, a very low estimate is 115,000 accidents every year among the 7,000,000 men and women in the mechanical trades alone. Estimating from the known number of deaths in a section of the steel industry upon the basis of the German figures, it appears that the steel industry kills and injures more than four a day. A conservative estimate indicates that we are killing 35,000 of our workers every year from preventable accidents and maiming half a million more. To this must be added the unknown total from occupational diseases, that is, diseases contracted by workmen in the pursuit of their trades. Sixty-seven such diseases were listed by an international committee on this subject. The Illinois Commission found eighteen trades which produce diseases. The Bureau of Labor lists thirty industrial poisons whose manufacture exposes the workmen to disease. Most of these poisons enter the body in the form of fumes and attack the membranes through the throat and lungs. Since the use of poisonous phosphorus was prohibited in match-making, the most serious poisons are lead and arsenic, in their various forms.

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Next to the industrial poisons in their effect is the group of bad-air diseases produced by the trades that generate dust, fumes, and gases. These unhealthful occupations include the brick, marble, stone, and glass industries, mining, the textile industries, factories where fur, hair, rags, and other dust-producing materials are used. The cutlery and tool industries are the most notoriously dangerous trades. At Northampton 54 per cent of the grinders during the last twelve years have died from tuberculosis. Among the departments of the tool industry lung diseases have been responsible for 72 per cent of the deaths. To this group of occupations creating disease must be added those trades which menace the worker by compressed or rarified atmosphere, by improper light, both excess and deficit, by extremes of temperature and humidity, and by excessive strain. The beginning of investigations into the effect of occupational diseases in this country is just being made. It is estimated that at least 13,000,000 cases of sickness are caused by occupations. In Illinois, lead poisoning was found among the workers of thirty-three out of fifty-six establishments. The State Board of Health for Massachusetts reports that in three of the largest mill towns of the State, devoted to various dust and fuel industries, from 21 to 33 per cent of the deaths were from tuberculosis.

When we add together the mortality risks of the industrial worker from accident and disease, it is seen in England, where the exact figures have been obtained, that his average length of life is just about

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one half of the professional man. That fact places a heavy responsibility on the religious group. The cry of our brother comes to our ear, in a paraphrase of one of Kipling's verses, "If blood be the price of industry, Lord God, we have paid it full." When the people of Israel crowded the temple with their worshipers and piled the altar high with their gifts, in days when their wealth and comfort came at the cost of the wasted lives of the poor, the prophets of Jehovah gave them his message, "When ye spread forth your hands, I will hide mine eyes from you: yea, when ye make many prayers, I will not hear: your hands are full of blood." The same message must come home to the worshipers in modern churches as long as our brothers in industry die needlessly for our comfort. When they brought Israel's warrior king the water that had been procured at the risk of life, he refused to drink it. Can we in good conscience take the necessities and the comforts of life that have been provided at this tremendous risk? It will be idle to seek fellowship with God, with the God who will have no human sacrifice, as long as we accept our civilization at this price. With this waste of life unchecked, small wonder if "Hosannas languish on our tongues, and our devotion dies." The first step toward making industry the temple of God, toward realizing him in the working field, is to become the savior of our brother's life.

### METHODS OF PREVENTION

An intelligent and sustained campaign for this end

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is being led by the American Association for Labor Legislation. The watchwords for the campaign are "(1) reporting, (2) compensation, (3) prevention; and the greatest of these is prevention." The measures demanded are (1) intelligent and uniform reporting of industrial injuries, (2) just and practicable systems of compensation or insurance, (3) safeguards and laws which will actually prevent injustice and injuries. The latter measure is to be realized by both private and public endeavors. The "safety first" campaign started by the United States Steel Corporation, spreading later to the railroads and the National Manufacturers Association, and developing into the National Council for Industrial Safety with headquarters in Chicago, is educating both employers and workmen to the need and use of safety devices. Some state labor departments and other private agencies have established museums of safety devices and the Red Cross Society sends out a traveling exhibit. Exhibits of industrial hygiene are now a part of the methods of anti-tuberculosis societies. Legislative measures for safety devices and other preventive measures are being standardized. The whole campaign for workmen's compensation is putting new emphasis upon the necessity of adequate prevention. The leading industrial States are showing a tendency to follow the lead of Wisconsin, which has an Industrial Commission with power to prescribe standard measures and devices for safety in all trades and industries.

The slogan of the campaign for labor legislation is



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“Not more but better laws, and these enforced.” The church forces must support this demand. They can observe unsafe or unhealthy conditions in local industries; they can cooperate in exhibits of safety devices and in the instruction of the community concerning occupational diseases; they can watch the enforcement of labor laws through adequate factory inspection; they can secure instruction in the public schools on these subjects, for the worker needs as much as the employer to be taught to protect his life and health.

The significance of securing proper reporting of accidents and occupational diseases as the basis of further study and of a greater measure of safety cannot be overestimated. State departments of labor have adopted a uniform schedule drafted by the Association for Labor Legislation, and a group of States now require physicians to report all occupational diseases.

In the prevention of occupational diseases also, private and public efforts are cooperating. The Sherwin-Williams Paint Company, of Cleveland, illustrates the possibility of reducing the mortality from lead poisoning by private effort. By medical inspection and personal attention to the habits of the workmen, good food, rest rooms, and frequent changes of clothing mortality has been conquered; and, whereas the average work period was formerly four months the men now work continuously. In the dust trades systems of ventilation and wet grinding are being installed and required. What is needed in every industrial State and community, and what the Church should lead in



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demanding, is the sustained study of occupational diseases, both by the State and private agencies, in order that the necessary methods of prevention may be devised. The first step, where it has not been taken, is to secure the reporting of all occupational diseases. Each of our large industrial centers should have an industrial clinic such as Italy maintains at Milan, with its special hospital for the study of occupational diseases. Owners and managers of local industries can be educated to the necessity of employing the services of a medical officer, not simply to care for the sick and the injured, but to give continuous instruction both to managers and workers concerning hygiene, sanitation, and safety. The result of this policy in a mill employing 44 men and 75 women and children was that there was not a single death in three years. These and other policies, however, will not be secured by the church forces until they direct the attention of the community to the conditions and results for health of its local industries, and this they cannot do until they remove the carelessness that characterizes all sections of our population, until they awaken a sincere religious regard for the sacredness of life.

### QUESTIONS

1. What is the death rate of your city or community? What diseases cause the most deaths? Compare present death rate with that of ten years ago.
2. In what section of your city and community is the highest death rate, and why?
3. How many men compose your city or State

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Board of Health? How much money does it spend?

4. Outline the program of your city Board of Health for the prevention of disease.

5. Get samples of the printed matter prepared by your Board of Health for the education of the people. Do the churches aid in distributing this material? Can they and how?

6. Is Tuberculosis or Hospital Sunday or Health Sunday observed in your church?

7. How many industrial accidents occurred in your State last year? How many in your local industries?

8. Give the main provisions of your law for industrial safety and health.

9. Are there in your local industries unprotected machinery? removable dust? inadequate fire escapes? trade poisons?

10. What percentage of tuberculosis is there among your local industrial workers? Any other occupational diseases?

### BEST BOOKS

Report on National Vitality, Senate Document.

Medical Inspection of Schools, L. H. Gulick and L. P. Ayres.

Work Accidents and the Law, Crystal Eastman.

Injured in the Course of Duty, Wm. Hard and Others.

Diseases of Occupation, Sir Thomas Oliver.

Publications of American Association for Labor Legislation,  
131 East Twenty-third Street, New York city.

## CHAPTER V

### SOCIAL INSURANCE

For suitable provision for the old age of the workers, and for those incapacitated by injury.

For the right of all men to the opportunity for self-maintenance, for safeguarding this right against encroachments of every kind, and for the protection of workers from the hardships of enforced unemployment.

BESIDES the extra risks of accident and disease, to which the industrial worker is subjected more than any other class in the population, he must also face special risks of unemployment and of unprovided old age. An increasing danger of loss of work and of old age without the means of support is to-day one of the hazards of the industrial world.

Says the president of the American Association for Labor Legislation: "Industrial workers have been in great part reduced to a condition of dependence in respect to the enjoyment of opportunities for gainful labor. They have become almost literally but parts of a great impersonal mechanism. Their relation to this mechanism differs but little from that of the inanimate agencies employed. When disabled through sickness or accident, when permanently incapacitated through old age or failing powers, and when not needed through a reduction in the scale of operations, they are discarded as are other useless parts. From this arises the phenomenon of great masses of men

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and women, through no fault of their own, temporarily unable to support themselves and those dependent upon them." To meet this condition the leading industrial nations are developing a program of social insurance which will protect the worker against accidents and death, against sickness, against old age and invalidity, and against unemployment. The beginnings of social insurance lie in the field of industrial accidents.

### THE WORKER'S BURDEN

The terrible fatality of our industrial life involves a tremendous economic loss. It is only in recent years that the question of who bears this burden, and who shall bear it, has been raised. Society is now beginning to understand that this burden has been piled upon the shoulders of the workers and their families.

The Pittsburgh Survey investigated the cases of 526 killed by work accidents; 258 were married men; 470 children under sixteen years of age were left fatherless; 38 per cent of the single men were quite without dependents. One half of the families of the married men suffered the entire loss; that is, there was no compensation or merely funeral expenses. One fourth received more than \$500. Sixty-five per cent of single men stood the entire loss. Seventeen per cent of the single men received more than \$500; 139 married men received \$74,305, while their total yearly wages was \$109,262. The total compensation paid to the widows was less than three fourths of

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their first year's income loss. The dependents of 149 were in Europe, and 19 families were returned to their native land. Thus 43 per cent of fatal accidents leave a poverty problem in Europe.

In Erie County, Pennsylvania, 211 cases were examined and it was found that 97 of them received nothing, and the remainder from \$500 to \$1,500. In Allegheny County, Pennsylvania, out of 27 men who had lost eyes and limbs, 11 of them received nothing. The same commission in Allegheny found 6 men who were totally disabled, and 3 of them received nothing; also 27 men who were partially disabled, and found that 12 of them received nothing. Another investigation found that in 329 cases of temporary disability the total loss of income was \$37,677, while compensation was \$6,719.

The New York Commission reported 236 fatal cases. To more than one half no compensation above funeral expenses was paid. In 1,040 temporary disability cases 44 per cent did not even receive medical expenses from the employers. The Wisconsin Commission reported 306 injury cases. Less than one third received anything more than medical expenses, while in 51 death cases only one third of the families were paid more than \$500. The dependents of 42 killed in the Carnegie Steel Works received from nothing to \$2,000. Only two received \$2,000. Seventy-four per cent did not receive over \$500. The Illinois Commission reported 614 fatal accidents, 281 of which were settled out of court for \$321,451, and 204 in court for \$32,742; the remainder had suits

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pending. The average is low. The compensation paid to the victims of the Cherry mine disaster comes like an oasis in a dry desert. The company paid \$1,800 to each. To this was added \$87,240 in private contributions. But if the laws of many European countries had been in operation in this country, the families would have received more than double this amount.

These cases prove that the injured bear far more than their share of the burden of disability. It is estimated that 20 to 25 per cent of accidents are due to the fault of the employee, 15 to 20 per cent to that of employer, and 50 to 55 per cent to necessary risk, which the worker is supposed to assume.

Figures cannot give us the amount of suffering and grief, blasted hopes and dwarfed lives. We can, however, estimate financial loss, and count the 20,000 families and more that are annually reduced to poverty by industrial accidents. One half of these face the situation bravely by taking boarders, and by the women and children going to work. This means that lower standards of living are thrust upon 100,000 people annually.

### THE DEFENSELESS WORKER

Until the enactment of compensation laws the worker had in general only two sources of relief from this burden, a suit in court or a settlement with the liability company in which his employer was insured. Against an action in court the employer and the insurance company had three defenses under the old com-

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mon law: (1) contributory negligence, if the worker is proven neglectful; (2) fellow servant rule, if the injury is caused by negligence by a fellow servant; (3) assumption of risk, the employee assumes and consents to the obvious risks. Under the interpretation of these rules by the courts 80 per cent of those injured in our industries had no right to redress. Consequently, one of the first demands of the labor group when compensation legislation is proposed, is the removal of these common-law defenses from the employer.

Settlement with liability insurance companies has given scant results to injured and dependent workers. It has cost our manufacturers excessively high rates, and less than one half the amount paid in premiums has ever been paid out in compensation to the workmen. In each of the leading industrial States the yearly cost of this liability insurance has been about a million dollars and only 20 to 25 per cent has ever reached the workmen. This policy promotes expensive litigation; it involves delay in the courts, which creates poverty and breeds idleness among workers and their dependents. It generates antagonism between the employer and the employee. As a social policy its disastrous results for the community are the increase of poverty and ill will.

The bringing to light of these facts has resulted in a general campaign for workers' compensation. The last message of the gallant antarctic explorer Captain Scott, "Surely a great, rich country like ours will see that those who depend on us are properly provided



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for," is the unvoiced plea of those who have fallen at their post of industrial duty, whose lives have been given for the common good, in the humble tasks of the everyday world. This plea has been heard and is being answered by the nation.

### COMPENSATION LAWS

In the past few years the federal government and twenty-three States have passed workmen's compensation or accident insurance laws. In other States there are commissions at work on the subject. The general principle of this legislation is that the cost of industrial accidents should be distributed among and paid by the consumers of the product. This principle is worked out in laws providing for automatic compensation on a certain fixed scale for those injured in industry and for the dependents of those killed. Compensation is thus swift and sure unless a worker elects the uncertain hazards of the courts. This general principle of making the cost of accident one of the overhead charges of industry, of treating the cost of broken men just as the cost of broken machinery—a burden which the business and ultimately the consumer must carry—is now generally recognized by the public, but it carries with it inevitably the determination of the public to see that those in charge of industry are dealing justly with the public and are not charging, as their own share of the joint product, whatever the traffic will bear. Few principles of social reform have grown so rapidly in public favor. To-day 98 per cent of the American

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Manufacturers' Association favor the principle of automatic compensation.

The fact of compensation is now fully established on the statute books of many States and as a federal policy. The constitutionality of this legislation has been determined. It is now a question of the character of these measures. Generally speaking, our legislation is not equal to that of England or Germany. Neither the federal government nor any State, except, possibly, California, requires as liberal compensation as do these countries. The bills which have been passed are of four kinds. Some are elective and some are compulsory; some provide State insurance and others simply require the employer to provide compensation. Thus we have elective State insurance laws, compulsory State insurance laws, compulsory compensation laws, and elective compensation laws, these latter being in the majority. Those which are elective, usually with the purpose of avoiding constitutional difficulties, give employers the choice of coming under the law, offering as an inducement a low scale of compensation, and providing as a penalty the removal of the old common-law defenses. This is, in effect, a "bartering of justice." Some of these laws cover all employments, some apply only to extra-hazardous occupations some provide that employees must or may be assessed by the fund. All the laws apply to all accidents, except where injury is self-inflicted for the purpose of recovery, and where there is individual negligence and willful misconduct or violation of a safety law. Payment is usually made in install-

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ments for temporary disability, for permanent disability and death, in installments with the right to commute by consent of the proper authorities. The laws vary in the scale of compensation, providing for death from \$1,500 to \$5,000, and for total disability from 50 to 60 per cent of the earnings, with a minimum of \$4 and a maximum of \$12.

From the standpoint of labor and, apparently, from the standpoint of social well-being, the compulsory State insurance law of Washington is the best measure yet in operation. It provides collective insurance, administered by the State, and divides industries into classes by their hazards with a separate fund for these classes. It takes as the basic principle of award need and not earnings. It stimulates safety by placing the penalty of extra premium upon that class of industries where a lack of safety is found. Advantages claimed for it are that the premium rates will be automatically adjusted to the actual cost, that one hundred cents on each dollar of premium goes to the workmen, and that the funds are invested within the State, usually in municipal bonds. In its first year's operation the operating expense was 9.9 per cent, while that of casualty companies runs from 50 to 60 per cent. Nearly \$1,000,000 has been collected, nearly \$500,000 paid out, nearly \$250,000 invested for pensions, with the balance, of course, in the fund. Under the old common law the cost of compensation to the employers of the State was one and one quarter million with nothing on hand for the future. The commissioners still further desire to improve the law

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by providing first-aid treatment at a cost not to exceed \$100, by providing compensation for the dependents of minors, and by requiring other standards of safety. Experience in other countries also shows that the greatest economy of management is found in State insurance, when all other methods are proscribed. The expense of State funds in Australia and Norway is about 10 per cent, as in Washington, against 15 per cent in the national associations of employers in Germany, where insurance is also compulsory.

Students agree that the scale of compensation in all our laws is too niggardly. Those States which do not enforce insurance provisions ought to follow the example of Belgium, France, and Italy, and provide a State guarantee fund, out of which compensation might be paid when the employer or the insurance company fails to do so. If the churches would assist in securing some adequate protection for the industrial worker against the financial burden of industrial accidents and disease they can help to secure compensation laws in their States and to secure the improvement of those which have been passed. The American Bar Association declares that an ideal compensation law should be compulsory and exclude all other remedies; must apply to all industrial operations above a certain size, and to all accidents except self-inflicted injuries; must be prompt and simple in awarding compensation, and the compensation in proportion to the wages. The American Association for Labor Legislation declares that the maximum rate ought not to be less than two thirds of the wages, that it ought to

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be paid for the entire period of disability, for the entire period of widowhood, and for orphans until they are sixteen.

### PRIVATE COMPENSATION SCHEMES

Some of the great corporations have done pioneer work in requiring private compensations for their employees. Some States permit these to be substituted for the law as long as they meet its requirements. The National Association of Employers in 1910 inaugurated a mutual insurance scheme in shops operated by the Association, by which its members may secure insurance covering sickness or accidents at a cost of one dollar per month. The rates of benefit vary from \$20 to \$60 per month, according to the class of employment. The best private compensation scheme now in operation is that of the International Harvester Company. It pays for death, three years' average wages—not less than \$1,500, not more than \$4,000. During the first thirty days of disability the company pays one fourth wages, which is increased to one half if the employees have paid from six to ten cents per month. If disability continues, one half wages will be paid for 104 weeks, but never more than \$20 per week. For total disability, an annual pension is paid equal to 8 per cent of the death benefit which would have been payable had the accident resulted in death. The Harvester Company also pays \$50,000 a year into an Employees' Benevolent Association, besides paying the running expenses. Membership is voluntary. The churches ought to be able

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to stimulate some social pioneering on the part of Christian employers, to develop better standards of compensation than those at present provided by law. Private initiative can thus be made a spur to social action, but the desirable goal is to raise the standards of the common action. Private schemes should never be permanent substitutes for State requirements. They involve too many dangers of limitation of the freedom of employees.

### OLD-AGE PENSIONS

The necessity of providing for the old age of wage-earners is beginning to be recognized in this country. It would appear that old-age poverty is not as general with us as with Europe. Massachusetts reports 31.7 paupers over sixty-five years of age for every thousand, as compared with 173 in Great Britain. Nevertheless, the increasing speed and demand for efficiency in the industrial world continually draw a lower dead line above which a man finds employment very uncertain. On the other hand, the increasing cost of living makes provision against unemployed old age increasingly difficult. Out of 318 families investigated in New York, only 18 of them carried insurance as high as \$500; out of 200 others 174 of them carried just enough insurance to save the disgrace of a pauper's grave. With 60 per cent of our wage-earners not getting a living wage, only a premature death can prevent them from an old age dependent on the charity of their relatives or the public.

The remedies for the situation are, (1) increase of

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income and the development of personal savings and insurance. The Massachusetts Savings Bank Insurance system, which has been in operation for several years and pays a dividend of almost 9 per cent to the policyholders, is forcing the insurance companies to provide cheap life and old-age insurance for the wage-earners. Wisconsin has inaugurated State life insurance, and thirteen States are considering similar bills. (2) Old-age pensions by employers. The railroads have led in this field, the Atchison, Topeka & Santa Fe System having the best plan. Employees who reach the age of sixty-five are eligible, and also those who have been incapacitated from any cause incident to their employment. The highest pension paid is \$75 per month and the minimum is \$20. There is no cost to the employee. A group of the largest industrial corporations and of the banking concerns of the country have also adopted pension systems and many others are planning them. The employees are generally required to contribute. Among the professions, that of teaching has alone received attention. The Carnegie Foundation provides old-age pensions for college professors, and New York city pensions its school teachers. A few trade unions have started to provide pensions. A printer who reaches the age of sixty, having been for twenty years a continuous member of the International Typographical Union, draws a pension of \$5 per week. (3) Public action. In several countries old-age pensions are provided by the government. Germany has a joint scheme in which the employer pays one half of the premium and



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the employee the other half. The government then contributes \$11.90 per year to each annuitant. The workman is insured in one of five classes, and can be raised to a higher class by paying the extra premiums. The average pension paid is not large, \$38.83 per year, the largest being \$57.50 per year. It must, however, be remembered that the payments are also small, ranging from three and one half cents per week in the first class, and increasing with each class to eight and three quarters cents in class five.

Denmark, New Zealand, and Australia have also adopted old-age pension schemes. In New Zealand, with a population of 1,000,000, it cost \$1.70 per capita to pay 13,569 persons a pension of \$1,626,000. It would cost the United States, on the same basis, \$161,710,367—a little less than our present old soldiers' pension. There is at least a suggestion in this, that as fast as these annuitants die the money be used for other aged persons, for most of the pension money has become an old-age pension. Great Britain passed her Old-Age Pension Bill in 1908. Under this law 667,000 persons qualified during the first year. This means that more than 50 per cent of the population over seventy years of age were destitute. Pensions are given to those whose income does not exceed \$157 per year. The allowance is very small, only \$1.25 per week. The expenditure amounted to \$40,000,000 the first year. It must be remembered that all the money paid out for relief to most of these applicants is offset by the pension.

It is for the churches to push upon the community

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the right of the industrial worker to a safe, comfortable, and respected old age. A people who would be religious cannot throw lives upon the scrap-heaps of industry like so much old iron. This is a waste not merely of men but of the divine forces which are in humanity. There may be better ways than public pensions for taking care of the industrial worker in his old age. Individual initiative and enterprise may be worth much more both to the worker and the community than dependency upon public funds. But it is then for the community to see to it that the individual has adequate opportunity to provide against the day of his failing strength. The ancient prophet in his vision of the City of God saw the old men sitting in the sun. They were in the place of honor and respect in the community. Perhaps the largest contribution the churches can make toward the provision for the old age of our industrial workers is to give the community a vision of the value of these lives and the worth of their service in order that they may come to their proper place and honor.

### UNEMPLOYMENT

Unemployment was recently characterized by a Trades Union Congress in Great Britain as "the most vital and urgent question affecting the interest of the wageworkers of the United Kingdom." In the other countries of Europe it is one of the heaviest problems pressing upon the government for solution. In the United States the question is largely ignored, except when commercial depression forces it upon public at-

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tention. The extent of unemployment in this country is as yet unknown. Some partial inquiries, covering the highly organized industries, have been made. The New York Department of Labor in the year 1907 estimated that about 15 per cent of the organized workers of that State were constantly unemployed. Similar inquiries in Massachusetts point to a like condition. The United States census for 1900 estimates that about 22.3 per cent of the workers of the country are unemployed for a part of the year. In hard times this proportion is possibly 35 per cent and may run still higher. The records of charity organizations, added to the results of these partial inquiries, indicate the presence of a group of constantly unemployed workers which is large enough, and increasing rapidly enough, to constitute a serious industrial problem. This is true without including two distinct classes of the unemployed—the vicious and incorrigible and the permanently inefficient and unemployable. The social problem of these groups is to discover the causes of their viciousness or inefficiency. The strict problem of unemployment concerns the man who is temporarily unemployed, who Carlyle said was “perhaps the saddest sight that fortune’s inequality exhibits under the sun, the man who is willing to work and cannot find it.”

### CAUSES OF UNEMPLOYMENT

The chief social causes of temporary unemployment are sickness and changes in the organization of an industry. The invention of new machinery, which

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from the beginning of the factory system has constantly displaced large groups of workers, is still a potent cause of unemployment. Only recently the invention of a molding machine makes it possible for three unskilled laborers to turn out 225 molds per day of a pattern of which formerly a single skilled molder could make only seventeen a day. In 1904 an automatic glass-bottle-blowing machine was invented, which has already caused a fall of wages in that formerly well-paid trade of 20 per cent, reduced the number of skilled workers, and made possible the first steps toward the consolidation of the industry. Such industrial combination constantly causes loss of employment for large numbers of clerks as well as mechanics and laborers. The seasonal industries, such as construction work, lumbering, harvesting, and ice-cutting, involve a large amount of unemployment. Certain manufacturing industries, such as garment-making, operate with a rush season of heavy overtime and a corresponding slack season of part time or continual idleness. This temporary unemployment tends to create inefficiency and permanent unemployability. It involves the loss of the work habit, and creates a slackness of physical and moral fiber. It involves not only temporary financial distress, but, what is more serious, a loss of working efficiency.

### RELIEF MEASURES

The most widely used expedient for affording temporary relief to the homeless and unemployed man is the municipal lodging house. As developed in sev-

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eral of our largest American cities, it gives the unemployed man a bed, bath, and breakfast, with a chance to seek employment. Sometimes it requires some work to be performed by the lodger, and sometimes gives him free accommodation. It has replaced the old custom of sleeping homeless men in severe weather on the floors of police stations. In the winter season these lodging houses are crowded with seasonal laborers and are being increasingly used by immigrants. The most perfect type of this form of relief is found in Germany. There the government provides in certain provinces shelters for homeless men, within walking distance of each other, and in telephone communication. A homeless man is taken in for twenty-four hours; he must work in the morning and seek for employment in the afternoon. If this is not found, he must move on to the next station. This system has reduced vagrancy and mendicity to the minimum, and legislation is being sought to extend it throughout the country. It is helpful to the unskilled laborer, but of little value to the skilled worker. The skilled workers are better served by another type of shelter in charge of private organizations. Here the unemployed men may stay for a week at a very moderate charge and are aided by an employment bureau. These institutions are usually under the auspices of some religious organization, and religious services are conducted.

Temporary relief works in times of widespread unemployment are an emergency measure which has been widely used in Great Britain and at times in this country. They are, however a purely temporary ex-

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pedient. They offer no real connection for the worker with the ordinary processes of industry.

As a measure for increasing the incomes of families whose members suffer from partial unemployment, vacant-lot cultivation has been thoroughly organized in several of our cities. It began in Detroit under Mayor Pingree in 1894, and is now carried on in Chicago and Philadelphia, to the extent of increasing the annual income of some 900 families in each city by somewhere between \$60 and \$100.

### EMPLOYMENT BUREAUS

One remedy for temporary unemployment is to maintain some public means of bringing together the man out of work and the employer seeking help. Germany has probably the most complete system of state employment bureaus, managed by committees, on which both employers and employed are equally represented. The sole charge is a registration fee of five cents, and some trade unions use these government agencies instead of maintaining their own. England has recently put in force a national system of labor exchanges, in whose management the trade-unions are actively cooperating. Besides securing employment, this system is designed to sift the unemployed, and to collect data that will give a complete national survey of the current conditions of the labor market. In New Zealand the labor department, whose chief is a Cabinet minister, has for its first duty the finding of work for the unemployed. In this work the police force is used to report information to the labor

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bureaus. When work is found which involves transportation, passes are issued on the state railroads, under an agreement on the part of those receiving them to refund the price from their first wages. In this country several of the industrial States maintain free employment agencies, and some of the agricultural States, which need additional help at the harvest season, maintain at the capital offices which conduct mail order employment agencies. In addition to these public agencies the employers' associations in large cities usually conduct employment agencies with the idea of securing nonunion help and in some skilled trades of raising the efficiency of the employees. Charges of blacklist have been brought against some of these agencies. The trade unions also make it a regular part of their work to secure employment for their members. This function is usually entirely in the hands of the business agent, giving him large opportunities for favoritism and for petty graft. On the whole, however, his discretion is used in promoting efficiency and good conduct on the part of the members of the organization. The State employment agencies are as yet an experiment in this country. They have suffered from being used as a political asset of the administration, from lack of cooperation, and insufficient advertising. They have been of service to the unskilled laborers, but are not used extensively by skilled workers nor by employers seeking a high grade of labor.

### LABOR COLONIES

Farm colonies have been somewhat widely advo-



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cated as a remedy for unemployment. They have been very successfully developed in Switzerland, Holland, and Belgium, and there they deal only with the vicious and incorrigible, and are really penal institutions. Germany has developed another type of farm colonies under private philanthropic and religious auspices, but these again deal only with the inefficient and weak. New Zealand has a state farm of 800 acres of forest and brush land, which affords temporary work for the unemployed and a shelter for their families. Obviously, this experiment, though it has been successful financially, has a very limited application. It is akin to the Salvation Army colonies in Colorado, California, and Canada, which have been remarkably successful from a financial and moral standpoint in giving a new start in life to groups of families from the slums of Great Britain. These are not properly remedies for unemployment, but relief and restoration remedies for slum families. Several of our cities, notably Cleveland, have successful farm colonies, but these, again, are reform agencies, with a penal aspect, for men who are minor delinquents. The farm colony is too far from trade centers, and the group of unemployed that can be permanently turned toward agriculture is too small, to make it a solution for unemployment.

### PUBLIC RELIEF WORKS

There is a growing demand for the creation of public works on which the unemployed could be used. England has developed somewhat widely the plan of

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general municipal improvements, on which the unemployed can be worked at somewhat less than ordinary wages so that there may be a constant incitement to return to the regular channels of industry. In this connection there is a rule in the German and French cities that all public work shall be done in the winter, and England is adopting the policy of doing this work in the slack season for local industries. The Independent Labor Party of Great Britain demands state work for the unemployed, with constant employment for forty-eight hours a week and an average minimum wage. It is being pointed out in this country that the conservation movement is opening up large opportunities for the use of the unemployed in planting forests, the reclamation of swamp and shore lands, and in road-making.

### INSURANCE AGAINST UNEMPLOYMENT

The latest proposed remedy for unemployment is government insurance. This is already being carried on in Belgium, France, and Germany. The system generally used is that which was originated in the city of Ghent. It amounts to a municipal subsidy, increased by private subscriptions, to the labor unions, which supplements their out-of-work benefits from 30 per cent to 50 per cent. For example, in 1908, in Ghent, 17,788 persons were in the fund, of whom 7,439 received benefits amounting to \$27,771. Of this sum the unions paid \$18,757 and the city of Ghent \$9,014. This is successful in so far as the trade unionists are concerned. The attempt to reach non-

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unionists by paying a like benefit to those who pay dues to a special thrift fund, or have a postal savings account, has not met with success.

The most complete system of national insurance against unemployment is the British act of 1911. It covers the following trades: building, construction of works, ship-building, mechanical engineering, iron foundry, construction of vehicles and saw-milling. Both employer and worker must pay to the insurance fund five cents per week, the workman's contribution being paid by the employer and deducted from his wage. Lower rates are paid for those under eighteen years of age. The government pays each year an amount equal to one third of the total contributions received from employers and workmen. To receive the benefit a man must prove his enforced unemployment and that he has been employed in an insured trade in each of not less than twenty-six separate calendar weeks in the preceding five years. Payment is not made for six weeks to a man discharged for misconduct and not at all to those on strike or locked out. At the age of sixty a man who has paid contributions for five hundred weeks is repaid the amount of what his contributions have exceeded the benefits received.

### CHURCH ACTION

Locally, the Church can diminish unemployment by demanding efficient public employment and the proper regulation of private employment agencies, which are often one of the worst forms of exploitation from

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which the wage-earner suffers, and by getting the local industries and the public works to cooperatively plan the avoidance of any season of unemployment. The policy adopted by the church group in one city includes the securing of a good municipal lodging house, the development of a city free employment bureau, and an adequate State Labor Exchange, the utilization of unused city land to give temporary employment. In another city the influence of one Christian labor leader secured the provision of public relief works by utilizing quarries owned by the city to furnish the material for building its boulevards.

Immediate demand must be made for a better system of labor exchanges operated by our cities and States. The two public policies to prevent unemployment now being urged by students in this country and in Europe are, first, the organization of a complete system of labor exchanges by city and State which shall not only help the local unemployed to work, but shall so interchange the knowledge of the demand and supply of labor that there may be a better distribution of it; second, extension of the period of work by getting employers in seasonal trades to plan for the extension of the season, by utilizing labor on public works in the dull seasons of other industries. German manufacturers in many trades pay one half time in the slack season. Some of the garment manufacturers in Chicago have succeeded in organizing work for the whole year. The process may be extended to many industries that now create unemployment. Some industries are now nationally

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controlled by so small a group that the serious consideration of seasonal unemployment could easily eliminate it.

Back of all this lies another task for the Church, and that is to establish in the minds of the community the sacredness of the right to work, until society, which secures every other form of property, shall also provide for the security of the property rights of the worker in his job.

### QUESTIONS

1. Give the main provisions of the workmen's compensation act in your State.
2. Compare it with the Washington Act and with the standards of the American Bar Association and the American Association for Labor Legislation.
3. How many families are on the records of your local charities because of industrial accidents?
4. Do the "common law" defenses in suits for damages for industrial accident still stand in your State? What is the average amount recovered for death? For total disability? For partial disability?
5. What provision is made by local employers for sickness, accident, old age of workers?
6. How does your community provide for the homeless unemployed? (1) Men? (2) Women?
7. What fees are charged by your local employment agencies? What regulations govern them? Estimate their value.
8. Have you any State free employment agencies? Describe their procedure and estimate their efficiency.

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9. Describe any public work for the unemployed in your city or State. Suggest some things which might be done by the unemployed.

10. Is there any "dead line" beyond which it is difficult for a man to get employment in your local industries?

11. Do your local industries provide any old-age pensions? Describe the plan.

12. Do you favor public or private old-age pensions? Give reasons.

### BEST BOOKS

Industrial Insurance, Charles R. Henderson.

Workingmen's Insurance in Europe, L. K. Frankel and M. M. Dawson.

Social Insurance, I. M. Rubinow.

Publications American Association for Labor Legislation,  
131 East Twenty-third Street, New York city.

Out of Work, E. T. Devine.

One Thousand Homeless Men, Alice W. Solenberger.

## CHAPTER VI

### DEMOCRACY AND PEACE IN INDUSTRY

For the right of employees and employers alike to organize and for adequate means of conciliation and arbitration in industrial disputes.

IN these days of group action it would appear as if the right of labor to organize was self-evident and requires no discussion. After vain attempts to maintain the untrammelled competition of other days, the principle of organization among the owners of industry has been recognized by the courts as an industrial necessity, to be restricted within proper limits. Labor has had to fight still harder than capital for the right to organize, and its legal standing is not yet clearly defined. Yet without this right of organization fully protected, labor stands without defense. As industry ever concentrates into fewer hands, as the associations of employers become more far-reaching and powerful, the individual worker has less and less chance of security in employment or for effective protest against injustice. "Let our workers bring their grievances to me," said the wealthy head of a large business, but when the timid immigrant girls finally ventured the journey to the heart of the city and braved the successive guardians of the big man's privacy to complain of the injustice of the foreman, they were sent back to take the matter up with him.



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It mattered not that telephone instructions ordered him to correct the grievance. Terrified at the prospect of facing their tyrant, they did not return and the strike began that involved one hundred thousand people. Without organization the individual worker stands weak and helpless in the presence of far-reaching autocratic powers, which can and do determine for him the conditions of his labor, which in turn determine the conditions of his life. Without protest or redress he must accept reduction of wage, or lengthening of hours, may at any time be discharged without a reason given, and find himself deprived of employment elsewhere in his trade.

No criticism of the conduct of labor organizations can affect the principle of the right of labor to organize. The support of that principle by the churches does not at all involve the support of all the policies and the acts of labor organizations. All organized bodies, even churches, at times depart from the principles upon which they are founded. Associations of employers have achieved many things for the public good. They have prevented waste, lowered production cost, improved service, and have even at times raised the ethical standards of business. Yet they may be used and have been used to fleece the public and to oppress the workingman. They have developed monopoly, used the blacklist, and employed devious measures to defeat legislation which was demanded for the common good. Similarly, the organization of labor has contributed much not only to its own group, but to the general social welfare. For the

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worker it has secured reduction of hours, increase of wages, sickness, unemployment, and death benefits, improvement of conditions of health, the development of education and the capacity for management. These are all benefits to the community. Yet labor organizations may and do become close corporations, exercising autocratic power, dealing unjustly with fellow workmen, seriously interfering with public comfort and safety. Still, when all has been said that may be said concerning the blunders and even the crimes of both organized labor and organized capital, it remains obviously true that our modern community life in its present stage of development is dependent for its proper security upon both organizations and must face the question of confining both within proper limits, and securing the necessary degree of cooperation between them.

Yet the right of the worker to organize is actually denied to-day in American industry. It still meets with most vigorous opposition, by a large group of employers themselves organized, who believe that their organization is necessary to the progress of the community and insist that the organization of labor is both a hindrance to the development of industry and a menace to the community. Steel officials openly acknowledge that any movement toward organization will mean discharge. Any concerted movement is met with the same attitude. The three men who presented a petition at South Bethlehem in 1910 protesting in behalf of their fellows against Sunday labor were instantly discharged, precipitating the historic strike.

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In one of the leading independent steel plants in 1906, those who organized a society to protest against Sunday work, with no thought of forming a union, were ordered by the superintendent to abandon the plan on pain of discharge. One of the most recent railway strikes was called because a federated group of railroads refused to recognize a similar right of federation on the part of their employees' organizations. Many other individual employers recognize the right of the worker to organize theoretically, but refuse to give it validity in the practical world, decline to have any dealings with labor organizations, refuse their workers any voice in determining the conditions in which they work. Now the right to organize is a vain and futile thing unless that organization can be made effective in the improvement of the lives of the workers. Capital organizes to control industry, to control as far as possible raw material and markets, to control labor. Labor organizes to improve its conditions, to be able to offer a check to the aggression of capital upon its life, to secure a voice in making the conditions of industry, to determine them by mutual agreement and not by arbitrary dictation. One inevitable result of the refusal to give labor a voice in determining the terms of industry is to force it to the fighting attitude, and the answer to the attempt of capital to control everything is the determination of labor to win the same absolute control. This is precisely what is happening before our eyes in this country to-day, as the denial of labor's proper rights increases the power of unwise and dangerous leaders. The so-called dic-

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tation of labor is not a whit worse or better than the dictation of capital. If business is made a public concern and the right of mutual agreement concerning its terms is fully established, the public can be trusted to hold the balance level and to throw the weight of its opinion and support against either side which attempts to secure undue control. The question of the rights of the nonunion man, the issue of the so-called closed shop, which means one thing when used by labor and another when used by capital, is a secondary issue which develops out of the realization of the right of labor to organize. When it is raised before that right has become effective, by those who are opposed to labor organization, it beclouds the main point. That granted, the question of the rights of the unorganized man can be worked out, and is being worked out satisfactorily in the later trade agreements, especially in those which provide for the "preferential shop" in which the preference is given to the union worker as long as he has the requisite character and ability. This is on the ground that he is helping to bear the burden of improving the common lot. This recognizes that the freedom of action guaranteed the individual by our system of government must remain inviolate, but also recognizes that those who are bearing burdens in the effort to improve the common life will receive first consideration at the hands of the community as long as their methods are approved by the common conscience. Of course the working out of the joint relations between labor and capital on this basis with due regard to the rights of the unor-

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ganized man and the public, depends upon the development of character and efficiency among the workers. Character waits upon religion and efficiency upon education.

It is altogether too late in history for the denial of the right of labor to participate in the control of industry. "It is my industry," says capital. "Who else shall determine how it is run?" But the plea is false. The industry was not made by any individual or any one group, but by various groups and by the interplay of many social forces. Altogether the most important factor, from the standpoint of community progress, is the lives of the workers. These do not belong to capital. It often omits them from its calculations. But to their owners and even to the community they are of more concern than the income required by capital. And it is these lives which must, therefore, have some expression in the making of the terms of the joint undertaking. The denial of this right is the last stand of autocracy. Despotism driven from the State is now seeking to establish itself in industry. Its attempt to get control of the sources of community life has been discovered and checked. But the extent of its power over labor has not yet been fully understood. When labor resists this attempt to control its life it is joining the last issue in the old fight for freedom, and is fighting the battle for all of us, for if the despotism of capital is not checked, it will hold the whole of life in thralldom.

It is of no avail that the attempt to establish industrial autocracy should be benevolent, that this belated

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feudalism should be kindly. Good wages, short hours, sanitary conditions, benefit associations, old-age pensions, all have their value, but they are no substitute for industrial freedom. Men are not to be satisfied with the "fatted soul of things." The results of refusing labor the right of self-expression may be seen in the spread of dangerous doctrines among the workers of those industries where the right to organize is denied. Refused a recognition of their share in the undertaking, denied all participation in its management, deprived of that training which comes from such share, the workers are listening eagerly to the teaching that they, and they alone, create industry, that it belongs to them, that they have but to develop their forces and take it. Thus does the unjust autocracy of capital beget its own kind. Taking the sword of force, it invites destruction with its own weapon. On the other hand, the recognition of the rights of labor in the recent joint agreements, notably the Joint Board of Control in the cloak and suit trade, reveals the possibilities of the democratic method in developing the best qualities of both employer and employee, in promoting good will, efficiency in the business, and the security of the public.

It is not, however, on account of economic benefits that the churches support the right of organization. There are religious values here. Above and beyond all the disputes and difficulties of working out an organized condition of industry, jointly controlled, there arises a mighty principle. Underneath all the unrest of the modern industrial world there is the stirring



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of a dynamic idea breaking through the crust of old prejudices and customs. It is the principle of democracy which has been worked out in the State and is now being carried over to the field of industry. The people who have tasted the fruits of self-government have found them good, and are determined to have more of the same kind. They have found government of the people to work well, and they are now determined to follow the same method with industry. This principle of democracy is a Christian product. It is the application in the social order of the great teaching of Jesus concerning the worth and value of the individual life. It is the attempt to realize this value in social organization, so that each man shall count for one, and none for more than one. When men once believe that every human life has eternal value, then they must begin to give the downmost man the chance to realize that value. Hence, the struggle for political and religious freedom has been preeminently a Christian struggle. Hence, the forces of Christianity have rallied behind every fight for civil liberty. By virtue of this history, they must now rally in the struggle for industrial freedom. They must once again become the allies of the common people.

The recognition of the right to organize and the realization of this in joint agreements is the first expression of democracy in industry. It is the democratic principle applied among those directly concerned. If it stop there, it may become a denial of democracy. Organized labor and organized capital



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may become nothing but a combined trust to oppress the consumer. To avoid these tendencies toward autocracy the principle must be followed to its conclusion. The remedy, as in government, for the ills of democracy is more democracy. There must come the recognition of the social nature of industry, of the fact that it is not a product even of all those who directly participate in it, but of the whole social life. Those who would put industry into class hands, of whatever sort, are really advocating the principle of autocracy and are the enemies of the common good. Those who are working toward the common control of industry, who are trying to find out the methods by which it can be operated for the highest good of the whole people, are the leaders with whom the church forces must make alliance. The methods by which the democratic control of industry is to be worked out are being developed. It is for the churches to support these methods, to recognize and proclaim the religious values in industrial democracy, knowing that only as men can be made to work together as brothers does God really work with them.

### METHODS OF PEACE

The general public just now cares more about peace than it does about democracy in industry. Endless labor disputes are a continual disturbance of the public comfort. Concerned very little with the underlying conditions and causes, the public, disturbed in the order of its life, is much concerned about the machinery for the settlement of industrial disputes.

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There are two methods—conciliation and arbitration. Conciliation consists in bringing together the opposing parties so that they can themselves reach a settlement of their difficulty. Arbitration is the authoritative settlement of disputes between workmen and their employers by a decision framed and imposed upon them by a third party. The forms of arbitration in use are voluntary and compulsory. The latter is imposed by the authority of the State, the former must usually be preceded by conciliatory measures to induce the disputants to submit their cases to arbitration. Voluntary arbitration is conducted by private boards chosen by the parties in dispute or by the State boards which are created for this purpose, to be used only when called upon. To understand the value of the different methods the experience of various nations will be briefly considered.

### ENGLISH EXPERIENCE

England has gradually developed the method of voluntary arbitration by a body authorized by the state. This was the culmination of a varied experience dating from the Middle Ages, when the first governmental attempt to regulate industrial disputes was through the fixing of wages by edict. This was later done from time to time by act of Parliament and by summary decisions of judges. Gradually the arbitration procedure was developed, first in commercial disputes, next in provision for an adequate hearing of the workingman's side of industrial disputes before two judges who acted as arbiters, then by a

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law providing for voluntary arbitration in which the workingman had equal representation with the employer. This method was little used, and in 1896 Parliament authorized the English Board of Trade to examine the causes and circumstances of any labor dispute and to take steps for the establishment of private boards of conciliation and arbitration in trades where they did not already exist. While the number of strikes that have been settled under this plan is but a small proportion of all that have occurred, nevertheless it has operated successfully in some of the most recent disputes in Great Britain.

### FRENCH METHODS

In the percentage of labor disputes actually settled by conciliation and arbitration France is far ahead of the United States and England. For the arbitration of disputes which arise concerning the interpretation of existing contracts, the French have developed "Councils of Experts." "These councils are primarily labor courts, empowered also to act as boards of conciliation, and charged with certain unimportant administrative duties. They consist of an equal number of workmen and employers, elected at general elections of the respective classes; and within each council there are two divisions—a special bureau of conciliation and a general bureau of arbitration. The special bureau consists of one employer and one employee, who sit at least once a week, endeavor to bring about informal settlements in labor disputes, and are empowered to render preliminary decisions. If the pre-

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liminary decision is not accepted, the case goes to the arbitration bureau, which is usually composed of three employers and three employees, and the decision of this branch is final unless the sum involved exceeds 200 francs, in which event an appeal is made to a higher tribunal. Proceedings before both bureaus are exceedingly informal, disputants are not allowed to be represented by counsel, and the costs cannot in any case exceed 50 francs. The jurisdiction of the councils is limited. They have no control over the conclusion of new contracts, and they cannot interfere in strikes or disputes about future terms of employment. . . . They cannot settle strikes, but can and do prevent strikes by adjusting the minor grievances and soothing the petty resentments which, when not settled, rankle in the minds of workingmen, accumulate, and constitute the fuel upon which the strike feeds." These councils handle over 50,000 cases a year and settle more than half of them, while another one third are withdrawn by the parties at issue during the proceedings. The disputes which concern new contracts between capital and labor are placed by the French laws in the hands of the justices of the peace, who are instructed to use their influence to settle threatening disputes and strikes. This method is successful in settling about ten per cent of them.

### NEW ZEALAND

Compulsory arbitration has been tried in Australia and New Zealand, and in the latter nation it has been said to have produced a country without strikes. The

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differences in the two laws are purely administrative. The New Zealand law provides for both conciliation and compulsory arbitration. Before either workers or employers may enjoy the benefits of the law they must be legally incorporated, the minimum number of employers in such a corporation being three and that of the workers being fifteen. The latter are registered as an industrial union, strictly controlled as to membership, place of meeting, conduct of business, and in other like ways.

When a case requiring attention arises, any interested party may apply to the commissioner of conciliation for the convening of a council of conciliation. Each council is created as the need arises, the employers and the employees each nominating one, two, or three representatives. If the case is not settled by this body, it passes to the court of arbitration, which has final authority. The awards of the court are enforceable by fines, especially heavy in lines of business supplying immediate and vital public needs, such as gas, electric light and power, water, milk for domestic use, meat, coal, transportation, and other like commodities.

The effect of the law has been to minimize strikes; to establish a uniform standard of hours and wages, thus protecting both conscientious employers and the working people against unscrupulous employers; to eliminate the sweating system, a special gain for women workers; to save the cost of waste in strikes and lockouts, and to secure a quicker response to increased profits in rising wages, with the result that

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the lower paid and unskilled workers receive a comparatively larger wage gain than the skilled workers.

### THE CANADIAN LAW

It is the general opinion of students that Canada has the best law in this field. The essence of the law is compulsory submission to investigation and conciliatory overtures before launching a strike. The Canadian Industrial Disputes Act was enacted in 1907, and provides that "it shall be unlawful for any employer to declare or cause a lockout, or for any employee to go on strike on account of any dispute prior to or during a reference of such dispute to a board of conciliation and investigation." Employers and employees must give at least thirty days' notice of proposed changes in hours or wages. Prior to or pending inquiry all strikes or lockouts are forbidden under penalties ranging from \$100 to \$1,000 per day in case of the employers, and from \$10 to \$50 per day in case of employees, and from \$50 to \$1,000 for anyone inciting to strike or lockout. The government does not assume the responsibility of prosecution, but provides legal machinery which any aggrieved party may set in motion. The law applies to public and quasi-public industries only. Either party may apply for a board of conciliation. The board, when constituted, consists of one person selected by each of the contestants and a third person selected by the Minister of Labor. The Minister of Labor does not await passively for one of the parties to a dispute to call him into action, but in many cases he or his agents

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visit the field where a disruption is likely and explain the working of the act to both sides, if necessary, and point out its advantages. This law avoids at once both the impotence of wholly voluntary arbitration and the objectionable features of compulsion. Its value would perhaps be improved if the government undertook directly to punish violations. It has not prevented all strikes, but it has succeeded in adjusting some of the most serious disputes, particularly on the railroads. It has been both condemned and praised by labor bodies, but on the whole has received their approval. Its greatest value lies probably not so much in the conciliation as in the publicity feature, in the fact that accurate and impartial information is given to the public in the early stage of an industrial dispute, and thus public opinion can be correctly formed and its pressure justly brought to bear.

### OUR OWN LAWS

In this country some sort of conciliatory and arbitration laws have been written on the statute books of more than half of the States. These laws fall into three classes: (1) Those which aim merely to encourage local and private conciliation; (2) those clothing the Commissioner of Labor with some authority to intervene in labor disputes with a view to aiding toward a settlement; (3) those providing for a more or less permanent and specialized State Board of Arbitration. Only a few of the States make any effort to enforce the law. Massachusetts probably has had the most successful experience, where the State Board



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of Arbitration has succeeded in settling by conciliation and arbitration over 20 per cent of its strikes and lockouts. Most of the cases have been in the boot and shoe industry, which is very strong in the State, and whose workers are strongly organized. This illustrates the principle that labor and capital must be on terms of approximate equality before arbitration is likely to be successful. The superior strength of either side creates a disposition to rely simply upon force. The great majority of the cases in Massachusetts have been settled by conciliation. Arbitration is seldom resorted to. The system here, as in all other States, is entirely voluntary.

On the federal statute books there stands the Erdmann Act of 1898. It provides (1) for mediation by the Interstate Commerce Commission and the Commissioner of Labor upon the request of either party, and (2) for voluntary arbitration, but with awards enforceable by process of law. Until the appointment of Mr. Charles P. Neill as commissioner of labor, it was a dead letter. From 1898 to 1906 only a single attempt was made to utilize its provisions in industrial warfare, and that attempt failed. Mr. Neill took advantage of the possibilities of the act, and from 1906 to 1912 provisions of the law were invoked in six States, and strikes were averted which would have involved over half a million miles of railroad and 163,000 workers. The educational results upon the nation have been seen in the recent action of Congress in placing industrial mediation and arbitration upon a stronger and wider basis.

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The results of the experience of all countries indicates the superiority of conciliation over arbitration, and our own experience indicates that for our conditions voluntary arbitration is alone practicable and that special boards appointed for each dispute are very much better than a permanent State tribunal. This is because of the extremely technical nature of modern industry. All arbitration, however, has its limitations. Usually it comes too late. In the language of a labor leader of wide observation: "In the beginning of a strike both sides expect to win, and are not willing to arbitrate. When one side grows weak it desires arbitration, and then the other side, feeling correspondingly stronger, is not willing to accept." Arbitration decisions are usually unsatisfactory to one side and quite often to both sides. To bring the pressure of public opinion promptly and intelligently to bear, some means of adequate publicity as provided in Canada appears to be the need of all our States.

### CHURCH ACTION

In the promotion of industrial peace the churches may locally use the method of conciliation, and endeavor to bring the disputants together. As a measure of public policy they should demand adequate means of publicity concerning the points at issue in all labor disputes, and, indeed, continuous publicity concerning the labor conditions in all industries. Where there is a law in the State providing means of arbitration they should see that the proper State

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authorities sincerely attempt in all industrial disputes to apply its provisions.

There is a permanent task of conciliation before the churches in promoting friendly and sympathetic relations between employers and employed. When it is seen that the success of conciliation and arbitration depends less upon law than it does upon the possession of the spirit of democracy, fairness, and intelligent sympathy by the parties at variance, the permanent contribution that may be made by the churches to industrial peace by generating a mutual acquaintance and understanding, is no slight one. Indeed, the possibility of industrial peace is due to the spread of the spirit of good will, which is one of the contributions of the Christian pulpit to social progress, and is creating a "new industrial day."

Above all, the churches must recognize their duty to secure the organization of industry upon the basis of peace instead of war. We shall not maintain industry in peace until it is organized in justice. What is justice? In industry, as in government, it will have to be determined in the long run by the democratic method, the consent of all concerned. The friction of industrial life can be reduced to a minimum when the antagonism of conflicting interests is removed, when industry is organized with the common purpose of the improvement of the common life. The path to peace is by way of industrial democracy.

### QUESTIONS

1. List your local trade unions. What is their mem-

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bership? Where do they meet? Who are the officers of your central labor body?

2. Who is the best-known local labor leader? Has he (or she) ever spoken in your church?

3. What organizations of employers have you? Do they oppose or cooperate with organized labor and why? Do they maintain a "blacklist"?

4. Compare hours and wages and conditions of health and comfort in union and nonunion factories and shops.

5. Is any local industry carried on under a joint agreement between organized labor and organized capital? How long has it lasted? Give its terms. Find from both sides its results.

6. Get a definition of "closed shop" and "open shop" from an employer who opposes organized labor. From one who believes in organized labor. From a labor leader.

7. How many strikes have occurred in your State in the past year? How many have been settled (1) By conciliation? (2) By arbitration? Under whose auspices?

8. What official machinery has your State for industrial conciliation? Arbitration? How is it working?

9. What machinery has your State for giving the people knowledge concerning (1) Industrial conditions? (2) Industrial disputes? How promptly does it operate?

10. Describe the causes, conditions, settlement, and results of the strike that has made the deepest impression upon you.

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## CHAPTER VII

### THE STRAIN OF OVERWORK

For a release from employment one day in seven.

For a gradual and reasonable reduction of the hours of labor to the lowest practicable point, and for that degree of leisure for all which is a condition of the highest human life.

"THE present working day, from a physical standpoint, is too long, and keeps the majority of men and women in a continual state of overfatigue. It starts a vicious circle, leading to the craving of means for deadening fatigue, thus inducing drunkenness and other excesses." Thus speaks the report on "National Vitality" of the National Conservation Commission. It is a summary of the testimony of medical science that our industrial civilization is suffering from the disease of overwork. Medical men now tell us that there is a toxin of fatigue, a definite poison which lowers vitality and reduces resistance power to disease. "The economic waste from undue fatigue is probably much greater than the waste from serious illness—about 4 per cent of the population are constantly sick. On the other hand, the number who suffer partial disability from undue fatigue certainly constitutes the great majority of the population. No observer can fail to see that this is true of business

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and professional classes, and the latest word among the students of hygiene is that it is true to a large extent even among children."

Modern industry has developed special forms of overstrain. The speed, complexity, and monotony of its operations, the noise of its processes, the rhythm of power-driven machinery, so much more rapid than the more elastic human rhythm, the pressure of the piecework system all tend to put a strain upon the nervous system to which it has never before been subjected. Never before has the labor of man generated so much fatigue and of such a character. Not only is the strain of industrial toil in a given number of hours so much greater than the strain of agricultural work, but the industrial strain increases by a given ratio; for instance, the newest power sewing machines run by girl operators carry twelve needles instead of one, which requires each thread and needle to be intently watched as the material is guided on its rapid passage.

The change in one factory from the twelve-hour shift to the eight-hour shift reduced the day's loss per man from illness from seven and one half to five and one half per year. It has been proven over and over again that between 70 and 90 per cent of the accidents in every line of industry take place after three o'clock in the afternoon, and altogether a disproportionate number during the last hour at work. It is then that fatigue has weakened the muscles, dimmed the eye, dulled the ear, deadened the alertness of the brain, broken through nature's safety devices.



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### FATIGUE AND EFFICIENCY

The economic effects of fatigue have been strongly emphasized in recent years. "Experiments in reducing the working day show a great improvement in the physical constitution of laborers, and in many cases the amount of the output and the increase of efficiency compensate the employer for a shorter day." The tenth hour in the factory is shown to be the hour that does not pay. It is clearly established that up to a certain point the reduction of hours of labor is not unprofitable to the employer. As far back as 1881 the Labor Bureau of Massachusetts reported that the reduction of hours of work in the seaboard States from eleven to ten had not lessened the output per day. In 1904 the United States government constructed two war vessels of identical specifications. One of these, the Connecticut, was built in the government navy yards, where the day's work is eight hours. The other was built by a private company whose working day was ten hours. The result proved that the average amount of work per hour, per man, was 24.48 greater on the eight-hour day than on the ten-hour plan. Those continuous industries which have changed from the twelve-hour shift to the eight-hour shift generally report an increase of production.

### FATIGUE AND THE HIGHER LIFE

The churches, however, are not interested in the reduction of the strain of overwork simply for economic reasons. It is becoming evident that there are very serious moral results developing from overstrain,

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that the toxin of fatigue is lowering the moral vitality and the resistance of the will to moral disease just as it is lowering the physical resistance power. Overwork is seriously affecting the mental and moral efficiency of the worker, as well as his physical and economic capacity. A comparative study of men working twelve and ten hours a day in the same industry shows that among the twelve-hour men there is much more drunkenness and venereal disease. The leaders of all forms of religious effort in the twelve-hour communities report a failure to penetrate the apathy created by fatigue. These twelve-hour communities show the inevitable reaction from the strain of overwork in an excessive consumption of liquor and practice of vice. Lives which are brutalized and deadened by overwork respond only to the lower and coarser pleasures. There is no capacity left for the effort necessary to realize and enjoy the things of the higher life. The man who works twelve hours a day and seven days a week is not often found in the library or the church. He is actually in bondage in so far as his higher life is concerned, with no opportunity for its development. It is these moral and spiritual results of fatigue which compel the churches to throw themselves into the effort to lift the pressure of overwork from our industry.

It is not simply conditions of employment but a theory of life that has to be challenged. Life is too largely organized from the top to the bottom on the basis that men live to work. The results of overstrain are apparent in suburban communities as well as in

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industrial neighborhoods. The energies of life are consumed too largely in the pursuit of the means of life; there is little vision of the real end to be obtained. Our industrial civilization has yet to be taught by religion that men must work only in order to live, and therefore the conditions of work must be so ordered as to develop the highest forms of life.

### SEVEN-DAY WORK

The first practical step in the program is to secure one day's rest in seven for all workers. The development of industries which are technically continuous, that is, to be operated successfully must be carried on without cessation, has compelled Sunday work and has thus given an excuse for seven-day work. This has resulted in a tremendous increase of seven-day work in the last decade, not only in the continuous industries but in many others, simply from motives of profit. Such industries as blast furnaces, railroads, street and interurban railways, iron and steel mills, telegraph and telephone lines, heat, light, and power plants, newspapers, hotels and restaurants are operated seven days in the week. Under special circumstances the seven-day week marks the operation of paper mills, canneries, bakeries, and laundries. In many cases railroad machine shops, ice companies, dairies, chemical works, waterworks, and cement works are in continuous operation.

In Massachusetts, in 1907, it was found that 221,985 men, in sixteen trades and occupations, were employed on Sundays. The report of the Pittsburgh Survey

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showed that 20 per cent of all iron and steel workers in Allegheny County, Pennsylvania, were employed on seven days a week. At the works of the Bethlehem Steel Company, in 1910, 29 per cent of all employees worked regularly seven days a week. From other reports it is safe to say that the proportion of seven-day workers in industrial occupations is from 10 to 20 per cent of the whole number employed.

It is obvious that this situation cannot be controlled by legislation requiring the observance of Sunday as a rest day. Modern industry requires and secures so many exemptions that such legislation becomes a dead letter. To-day life is so organized that the universal use of Sunday is impossible. The Sunday street cars, the trains, the blast furnaces, the hotels, telephones, newspapers, drug stores, milk wagons, will continue to be operated on a seven-day schedule. Their activity can be reduced to the minimum which the necessities demand, but even this involves the necessity of work on Sunday for a considerable group of toilers. Because these activities must be operated on seven days in the week, however, is no shadow of reason why human beings must be worked seven days in the week, and the first move of the churches toward the securing of a proper observance of Sunday must be to secure the release of the worker from seven-day toil.

## THE DAY OR THE MAN

Our present Sunday legislation is built upon the theory of securing the observance of the day of rest. It is designed to protect a religious institution. For

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a generation after the Revolution, and in some States for a much longer time, the Christian religion was considered a part of the common law. The religious recognition of Sunday established by ages of custom and instruction was fully written into our laws, either by direct enactment or by judicial interpretation. Up to 1850 practically every judicial opinion on Sunday observance justified the several statutory provisions applying to Sunday labor on the ground of religious obligation, giving scarcely any attention to the civic or humanitarian aspect of the question. Then after a very brief period of transition, the courts, about 1850, began to approve Sunday legislation as a proper and necessary exercise of the police power of the State. The value of this legislation has been destroyed by the ancient custom of exempting works of necessity from its operation. Since the continuous industries have developed, many of them are specifically named as being excepted from the provisions of the law. Consequently, legislation designed to protect the day altogether fails to protect the man. On the other hand, a law requiring one day's rest in seven, based squarely on the necessity for protecting the worker, operates to secure all the protection of the day that is possible under the conditions of modern life. It has every humanitarian argument on its side and it removes every valid objection to a weekly day of rest. It serves the workers without destroying the industry. Continuous industries must simply readjust their schedules or increase their force of workers by one seventh, so that every man can have release

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from labor on one day in seven, and in due rotation his rest day will come on Sunday. The increased expense of this must be considered a fixed charge upon industry which can no more be permitted to waste the life of the worker from overstrain than from preventable accident. This charge is transferred in the long run to the ultimate consumer; it becomes an increased tax on the life of the whole of society. It is infinitely less than the price which society is now paying directly and indirectly for the seven-day week in the loss of health, morals, and religion. On the other hand, the increased cost which this places upon industry will automatically stop all unnecessary seven-day work. Many industries and trades which now operate seven days a week will find that they are not really continuous. The time is ripe for the conferring of power on some proper authority by which the necessity for continuous operation in any industry may be legally determined, instead of being left to the greed of the employer or the pressure of competition. Other industries which now operate all departments continuously will reduce their seven-day work to those departments in which continuous operation is a technical necessity. As soon as the worker is regarded as more sacred than the day we shall secure for the day all the protection that is possible under modern conditions of living. It then remains for the churches to confront the task of securing its proper observance.

### REST-DAY LEGISLATION

A beginning has been made in securing rest-day



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laws as distinguished from Sunday rest laws. The Protestant churches of this country, acting through the Federal Council and in cooperation with the American Association for Labor Legislation, have secured the introduction of such a law in a number of States, and its passage in several. Previous to this California was the only State which prescribed six days in seven as the maximum period of work and made this apply to all industries. This law was a dead letter. Massachusetts fixed the same maximum period, but the numerous exemptions rendered the law of little value. Three other States provided one day's rest in seven for specified classes of workers—drug clerks in New York, bakers in Pennsylvania, and firemen in fire departments of large cities in Wisconsin. With one worker in five deprived of the simple human right to release from continuous toil, it is evident that the campaign for a rest day should be pushed hard in every State by the churches, and that the cooperation of the labor group should be secured to this end. The courts will sustain six-day laws on the ground that unremitting toil degrades the individual and is a menace to the State. For fifty years this is the one ground on which Sunday-rest legislation has been successfully defended. In Colorado Springs the united church forces secured a city ordinance requiring one day's rest in seven. Something has also been accomplished by moral suasion, notably in the case of the United States Steel Corporation, which has issued and largely enforced a rest-day rule.

A rest day has been refused in some cases by low-



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paid, unskilled laborers on the ground that six days' work will not produce a living wage. The history of some steel plants shows that men were first induced to work seven days by higher wages on the seventh day, and that gradually the custom being established, the wages were reduced until men were working seven days for even less than they were receiving for six days' work. Consequently, the demand of the churches must be for a living wage adjusted on the six-day basis and not on continuous labor.

An immediate practical task for local church groups is to discover the amount of seven-day work in their community and the reasons therefor. Schedules for this purpose will be furnished by denominational social service departments or by the Social Service Commission of the Federal Council of Churches. The work of preventing this seven-day work can then be undertaken by moral suasion, by the pressure of public opinion, and by city ordinance and State law.

## THE SHORTER WORK DAY

The churches are also coming to recognize that a working day which is too long involves the same moral and religious perils as a continuous working week. It is, therefore, their task to hasten the reduction of the hours of labor to the lowest practicable point. The movement for the reduction of the hours of labor in the English-speaking world began in the time of Queen Elizabeth, when the working day for apprentices was fixed by statute at twelve hours in summer and daylight in winter, with two and one half

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hours for meals. With the development of the factory system at the beginning of the Victorian era the working day was stretched to a length unparalleled in the history of labor. The government reports of that period show that the hours not only for men, but also for women and children, ranged from twelve to fifteen. These conditions caused the modern movement for shorter hours as the statute books show.

It must be remembered, however, that in the order of events legislation comes almost last. Behind the laws is a long story of suffering and of arduous struggle for relief. A brief chronology of short-hour legislation is as follows:

1802. Hours of work for adults were from eleven to fourteen.

1802. The elder Peel introduced a bill in the British Parliament limiting the working hours of children who were pauper apprentices to twelve.

1810. The bookbinders, the advance guard of reform, won a ten-hour law.

1817. Robert Owen sought to reduce the hours of labor to eight. He failed, though even children were working fifteen to sixteen hours in the textile mills.

1830. Richard Oastler began agitation for a ten-hour day.

1832. Tom Sadler introduced a ten-hour law in Parliament. It failed.

1833. Lord Ashley was instrumental in reducing the working week for children under thirteen to forty-eight hours.

1847. Mr. Felden introduced a ten-hour law which applied to men and women.

1860. A revival of the nine-hour movement.

1871. Strikes for a nine-hour day.

1872. The nine-hour day granted to skilled artisans.

1886. The agitation for an eight-hour day begun.

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While these events were taking place in Great Britain the same movement was also proceeding in Australia, France, Germany, Switzerland, and the United States.

In the early days of this country, as elsewhere, people toiled all through the hours of light. Women and children, as well as men, began as early as 4:30 A. M. and worked on for fifteen hours. Between 1832 and 1840, factory girls in Lowell, Massachusetts, worked seventy-eight hours a week. Then the agitation for shorter hours commenced. In this movement the government has usually set the standard, and its requirements for a day's labor have influenced the entire situation. In 1842 President Van Buren proclaimed that the working day in the government navy yards should be ten hours. One result was the gradual reduction to the ten-hour day in all shipbuilding ports. Pennsylvania was the first State to establish a ten-hour day by law. General progress was slow, and as late as 1863 the mills at Southbridge were running thirteen hours a day. In 1869 Congress passed an eight-hour law, which was adopted by the navy yard at Charlestown, although the government notified the workmen that wages would be reduced one fifth, thereby largely defeating the movement. Yet the standard of an eight-hour day had been raised, and the workers gathered behind it. The Eight Hour League was organized in Boston in 1869, and the organization of the Massachusetts Bureau of Statistics occurred the same year. It was the first of those governmental departments which, by publish-

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ing the facts of industry, have furnished the basis for labor legislation.

The general result of the movement for shorter hours in the United States, England, and Australia may be summarized as follows:

1841-44. Fourteen hours per day.

1852. Thirteen hours per day.

1907. Ten hours per day.

This is an average representing both those workers who have achieved the eight-hour day and those who continue to toil through a much longer day.

The New York Department of Labor in its report for 1908 showed that there were 958,151 factory workers in the State, of whom 83.6 per cent worked from fifty-two to sixty-three hours per week. Yet this is a reduction since 1898, as follows:

	51 hours or less	52 to 57 hours	58 to 63 hours	Over 63 hours
1898.....	8.2	22.1	65.8	3.9
1907.....	9.6	46.6	40.5	3.3
1908.....	13.7	43.3	2.7	—

A further indication of progress is legislation strictly limiting the hours of labor for minors, and in some States forbidding night work. The failure of attempts to lengthen working hours is also a clear indication of the strength of the short-hour movement. In 1910 an attempt to legalize the work of women in the loose-leaf tobacco industry at seventy-two hours per week, from October to February, was defeated. In the same year the New York Legislature denied the request of the canners of vegetables and fruits for

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a law to permit practically unlimited hours for women in that seasonal industry. It is, therefore, apparent that legislation on this subject will advance and not recede.

### GAINS THROUGH ORGANIZATION

The most potent force working to reduce the hours of labor has been the organization of the workers into trade-unions. The results achieved in this direction by organized labor in the past one hundred years are one of the best evidences of the value of trade organizations. It was the bookbinders who won the first ten-hour law in England in 1810, though as early as 1806 in the United States the calkers set out for a ten-hour law. In 1856 the trade-unionists of Melbourne formed an Eight Hour League. Sometimes reduction of hours in a trade has only been achieved by strikes as a war measure. For instance, it was the strike of the steel workers in Bethlehem, Pennsylvania, which really called attention to the conditions of overwork in the steel industry, and resulted in the changes which have been noted. This strike arose in a protest by three men against Sunday labor, and the workers also demanded a shorter work day. Similarly, the spectacular strike of 80,000 cloak-makers in New York in 1910 had for one of its grievances the long hours of work, and one of the results of the strike was the securing of shorter hours. One of the two fundamental demands of organized labor is a shorter working day, and the greater part of legislative progress in this direction, and the increasing

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public sentiment concerning the value of this movement, must be attributed to organized labor.

### PRESENT DEMANDS

What is the lowest practicable point for the working day under present industrial conditions? The Federal Council of the Churches of Christ in America has recently said that "anything over ten hours is an abuse which ought not to be sanctioned by a Christian employer, nor tolerated by a Christian industry." The General Conference of the Methodist Episcopal Church has added: "It is our further belief that in many of our large industries the strenuous working conditions make immediately necessary the eight-hour day." Yet the steel industry, one of the largest employers of labor in the country, is still employing from 20 to 30 per cent of its working force twelve hours per day. The American Iron and Steel Institute has recently decided against the change to a working shift of eight hours, notwithstanding that the experience of other countries demonstrates that the change to eight-hour shifts has not reduced the output. While the point at which the reduction of hours begins to be unprofitable is not yet established, it is clearly established that anything over ten hours is unprofitable to the employee as well as to society. The principle of further reduction is thus put by Professor Clark, of Columbia University: "If you want a man to work for you one day, and one day only, and secure the greatest possible amount of work which he is capable of performing, you must make him work

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for twenty-four hours. If you want him to work a week it will be necessary to reduce the time to twenty hours per day; if you want him to work for a month, a still further reduction to eighteen hours per day. For a year fifteen hours per day will do; but if you want to get the best out of him for a working lifetime, you will have to reduce his hours to eight each day." It would therefore seem that the practical conditions of industry justify the churches in adding their voice to that of labor in demanding the eight-hour day.

The churches cannot limit their ultimate demand by the employers' profit standard. Christianity must gauge its demands by human necessities and not by the pressure for dividends. The results of eight-hour labor are seen in the use to which the printers put the increased leisure gained by their successful demand for an eight-hour day. They at once established a correspondence school to instruct their younger men in the artistic side of printing. The value of the shorter working day to health and morals has been clearly recognized in the case of women, and several States now have an eight-hour day for women workers. A belated individualism maintaining an outworn legal theory of freedom of contract denies the necessity of similar legislation for men. Yet here too society must protect itself from the consequences of overstrain.

The real trouble is that as a people we have not yet found what to do with life; we have not yet learned how to use the gains of leisure to make life fuller and richer for all the people. It is upon this



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plane that the churches must push the battle for the reduction of hours. It rests upon the value of leisure and the Christian imperative for democracy of life. The gains of intellectual and spiritual culture can come only through leisure from productive toil. They are rewards of struggle, but they are also fruits of leisure. Life must have cessation from the struggle for the production of material wealth if it is to develop its highest values. "The Carnegie library is of no use to us; we have no time or strength to read," said a twelve-hour steel worker. A pagan philosophy might justify a leisure class holding the group of toil in subjection to continuous labor in order that they themselves might have freedom for intellectual and spiritual development, but the Christian doctrine of brotherhood cannot endure such a condition. It demands that the doors to the higher life be opened on equal terms to all the population, that the life more abundant be made possible for the whole people. This means no leisure class at one end of society and no overworked class at the other end. It means work for all and leisure for all. It means that the organizing and inventive capacity of modern industry shall be used to distribute the possibilities of the reduction of toil through improved machinery over the whole of society. It means that the ideal of Christianity shall make itself practical in a brotherhood of labor and a brotherhood of leisure.

### PRESENT PROGRAM

The present program of those who are working to

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shorten the hours of labor may be summarized as follows: an eight-hour day; the reduction of Sunday labor to the minimum and the right of one day's rest in seven; a higher scale of wages for extra time; a weekly half holiday; abolition of night work for minors. The united church forces should work for these conditions by securing city ordinances, State laws, individual and united action by employers. In every labor dispute concerning the reduction of hours to these standards, the churches should lend their aid and comfort to the workers.

### QUESTIONS

1. How many persons are working seven days a week in your community? In what industries and trades? Why are they working seven days a week?

2. What is the law of your State and city regarding (1) Sunday work? (2) Seven-day work? Is it enforced? Why not?

3. What can the churches of your community do to lessen Sunday work?

4. What are the hours of work in your community for (1) Men? (2) Women? (3) Those under sixteen?

5. Do office workers have a shorter day than workers in factories, stores, and transportation? Why?

6. Have your local trade unions secured any reduction of hours for their members? Is there any evidence of the effect upon (1) The workers? (2) The industries?

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7. Give from personal observation the effect of twelve-hour work upon the individual and his family.

8. How does the length of the working day and the working week affect church attendance in your community?

9. Why do the stores in your community keep open evenings?

10. What can the churches do to secure a weekly half-holiday for all the people of your community?

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## CHAPTER VIII

### INCOME AND PROPERTY

For a living wage as a minimum in every industry, and for the highest wage that each industry can afford.

For a new emphasis upon the application of Christian principles to the acquisition and use of property, and for the most equitable division of the product of industry that can ultimately be devised.

THE central issue in the whole program for the improvement of society is the question of income and property. The relation of the economic factor to life, the extent to which the economic conditions determine life, may have been overestimated by those who have been pursuing the path of social progress apart from religion, but it has certainly been underestimated in religious circles. The difference between a low and a high plane of civilization may not be the difference between a piece of bread and a beefsteak, according to a recent epigram, but the possibilities of life are most certainly determined in a large degree by factors of nourishment and home environment. High standards of living are not possible on an income inadequate to provide the necessities and some of the comforts of life. All studies in social pathology clearly reveal the fact of low income as a large contributing cause to all of our social ills. The individual

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life that has to use up all of its energies in the struggle for existence has no adequate vitality to fight the struggle for moral and spiritual development, no sufficient resistance power to the forces of evil in our modern life. Populations that lived on the starvation level have never attained high religious development. It is only when a people has conquered nature and has produced sufficient wealth to set life free from the bare struggle for existence that it has developed its higher values. That condition has been attained by our Western civilization. Economists have been telling us for some time that life is now being lived on the basis of economic surplus, that we have adequately solved the problem of subsistence. It therefore becomes the urgent duty of the churches to insist that we should secure that social organization which will permit every life to share on terms of equal opportunity in these gains of our civilization. Our talk of Christian brotherhood is an idle thing if this be not done. On the other hand, we confront the repeated lessons of history concerning the demoralizing effects of luxury upon the higher life. Over and over again it has been amply demonstrated that the accumulation and concentration of wealth in a few hands means the reduction of life to the sensual and material plane. Spiritual degeneration is an inevitable result of luxury just as spiritual underdevelopment is an inevitable result of poverty. Therefore again it becomes the task of the Church to rescue life from the results of the improper acquisition and use of property.

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### THE LIVING WAGE

The first demand of the churches is for the living wage as a minimum. A living wage as it has been generally defined is merely a wage which will maintain life at the level of physical efficiency. This provides nothing for extraordinary expenditures of sickness, death, or similar emergencies. On this basis various investigations agree in the estimate that a living wage for a family with three or four children in New York city or Chicago is \$800 or \$900 per year. With exceptional management and no extraordinary expenditures, such a family can support itself with between \$700 and \$800. Professor R. C. Chapin, in his *Standards of Living in New York City*, concludes that \$800 is not enough to permit the maintenance of a normal standard, but an income of \$800 or over "probably permits the maintenance of a normal standard in so far as the physical man is concerned." For towns in the Middle West this standard can be reduced \$100. On the same basis the standard for living for a single woman has been set at about \$9 per week in the Eastern cities and \$8 in the Middle West, while a standard of really normal, comfortable living demands \$12. The conclusion of all recent studies into wages is that on the basis of the above estimates at least 60 per cent of our male workers and 75 per cent of our women workers, north of the Mason and Dixon's line, do not receive a living wage. The inclusion of the South would increase the proportion considerably. The average wage of all male workers is between \$400 and \$500.

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This condition spells ultimately industrial inefficiency and social degeneration. The lack of a living wage means lowered vitality, with its resultant physical and moral inefficiency. It means heavy bills on society for poor relief, for disease, and for vice. For while the direct effect of low wages on morality is often sentimentally overestimated, yet the indirect effects, through the break-up of the home life and inadequate family standards, are not fully recognized. Such tremendous social bills come in from starvation wages that no community can afford to permit industries to exist which cannot pay a living wage. It is virtually subsidizing their owners, and paying this price for its own destruction. This fact has led the social service leaders of the English churches to rally the Church behind the fight for a living wage under this slogan, "The first charge upon any industry must be the maintenance of the physical life of the workers."

### THE WAY OUT

The new political economy no longer teaches that wages are determined by iron and fixed laws. It proclaims that they are determined by conditions and circumstances which can be known and controlled, that their regulation is a human affair and not a matter of some inexorable law. "Supply will be restricted by a combination of labor, demand by a combination of employers." Modern economists are recognizing the underlying cause of starvation wages as anti-social human wills. Therefore is religion called to the task



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of socializing the wills of men and of directing their attention to measures by which wage conditions can be improved.

### MINIMUM WAGE LAWS

The attempt to provide a living wage by law was first made in Australia. "In Victoria special wages boards have been constituted by law in certain of the oppressed trades. These boards were given the power to fix a minimum standard wage for the trade, for workers both in factory and outside, by the piece and by time. At first this act applied only to six sweated trades. In 1900 the law was widened, and immediately twenty-one more boards were constituted—many of them at the request of the employers in the trades concerned. To-day there are in Victoria fifty-one of these wages boards, administering the affairs of 67,000 working people.

"Although there is no federal legislation on the subject, wages boards have now been adopted throughout Australia, with the exception of Tasmania, and other methods have been supplanted. The members of the boards are appointed by the Parliament of Australia from time to time upon representation made to it by employers or employees, or on the reports of the officers of the factories department. Upon the adoption by both houses of a resolution, usually introduced by the Minister for Labor, for the appointment of a wages board, a bill is passed, stating that not less than four or more than ten shall sit on the board. Employers and employees then nominate by mail their re-

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spective representatives, from which list the Minister for Labor selects the board. Each member of the board must be, or must have been connected as an employer or employee with the trade for which the board has been constituted, while the chairman may be any disinterested person elected by the members. The wages boards do not sit for a district, but represent a given trade throughout the state.

"In setting to work to determine what must be the standard minimum rate of wages in the given trade the board takes into consideration the nature, kind, and class of work, the manner in which the work is to be done, the age and sex of the workers, and any special conditions. It proceeds (1) to ascertain as a question of fact the average rates paid by reputable employers to workers of average ability, (2) to fix a rate in no case exceeding the average so ascertained, (3) to refer the question of fixing the rate through the Minister for Labor to the Court of Industrial Appeals for decision in cases where, in the opinion of the board, the average rate so ascertained is not a reasonable minimum. The Court of Industrial Appeals consists of one judge of the Supreme Court, assisted or not at his discretion by two assessors, one representing capital, the other labor. This court was established primarily as a court to which either side might take the wages boards' decisions for review and revision.

"According to the 1900 Act, the chief inspector of factories has the power to grant to aged or infirm workers a license for twelve months at a time, to work for less than the prescribed rates, and he may

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also do the same for apprentices lacking full experience. The members of the boards are paid from public funds.

“The Victorian law requires employers and employees to formulate by mutual agreement minimum conditions for their own trade, which can be changed as required, but which are for the time being in force. No employer is compelled to continue in business or to engage any workingman; but if he decides to do so, he must as a minimum comply with these conditions, in the same way that he must comply with a minimum in regard to factory sanitary laws. No workman is forced into employment or forbidden to strike for higher wages, but he is not allowed to engage himself for less than the minimum wage, in the same way that he is forbidden to accept less than the minimum sanitation. The law is enforced by factory inspectors by means of summary proceedings in the police courts.

“The effect of the wages board system is not yet fully known. Employers find themselves forced to pay a standard wage to all their employees; hence, they are careful to make the laborers as productive as possible. They choose the most efficient—competition is centered upon efficiency. This result, however, has its dark side. It has tended to throw the less efficient out of employment and to make for evasion of the law. Through fear of not otherwise obtaining work, many laborers who may not be up to the standard represent themselves as disqualified by ‘age or infirmity’ from earning the minimum wage. Others are said to

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contract for the legal rate, but return a part of their wages to the employer.

"There are so many undetermined elements in the problem in Victoria that it is difficult to say how much credit wages boards deserve for the rise in wages, yet this may be said, that the wages boards are meeting with popular approval, that they fix minimum conditions in behalf of the classes that most need protection, that they put competition for labor on a free and level basis and give the honest employer an even chance with the unscrupulous employer of sweated labor, that wages respond more quickly to increased employers' profits than when labor must wait in order to press its demands by costly strikes.

"Paul Kennaday further states that Victoria, after trying the *laissez faire* American way of watching industrial conflicts proceed from underpay and overwork to lockout and strike and unemployment and sweating, began to experiment with remedial measures; and now there is back of the wages boards a deep-rooted and widespread conviction that it is very clearly the duty of the state to interfere in industrial disputes, that the prevention of strikes, the regulation of pay, and the fixing of the hours of labor are obligations which the body of the citizens must take up through their constituted authorities.

"Recently England has begun to test wages boards. The conditions there are complex and much more similar to the industrial situation in the United States than is that of Australia. In England, in 1908, a voluntary wages board was formed in the 'fives and

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racquet' trade for the purpose of stamping out the sweating which exists in the home work connected with that trade. The ball itself is made in the factories by male labor, but is covered by women out-workers. Mr. Lyttleton, chairman of this voluntary wages board, says that the negotiations resulted in an increase of 75 per cent in the coverers' wages, which was agreed upon without compulsion.

"This wages board had some extraordinarily favorable conditions: (1) A localized industry; (2) pressure of consumers, who largely would be willing to support a fair wage. The disadvantages were: (1) No power of legal compulsion; (2) since there were only three manufacturers concerned there was the possibility of their combining together in demanding high prices without paying more to the coverers; (3) the danger that some new manufacturer might spring up at any time, hire sweated labor, and undersell. The next year marked a further advance.

"On January 1, 1910, the new parliamentary statute known officially as the Trades Boards Act of 1909 went into effect throughout England. By this measure wages boards are created charged with the duty of establishing minimum wage rules for piece and wage-workers in four of the sweated trades, namely: (1) Ready-made and wholesale 'bespoke' tailoring, and any other branch of tailoring in which the Board of Trade considers that the system of manufacture is generally similar to that prevailing in the wholesale trade; (2) the making of boxes of paper, cardboard chip, or similar material; (3) machine-made lace; and

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(4) hammered chain-making, which is one of the proverbial sweated trades in England.

"These boards are to be constituted according to regulations framed by the Board of Trade. They are to consist of an equal number of employers and of members representing workers. Women as well as men are eligible to membership. Home workers must be represented on all boards for the trades in which a number of home workers are engaged.

"Six months after a wages board has given notice of a minimum wage the Board of Trade places it in effect. Fines are established in order to enforce the law. The fine is twenty pounds on summary conviction of not complying with a minimum wage order, and five pounds for each day that the offense is continued after conviction. The sum due the underpaid workman must also be paid. Laborers unable to work for full wages because of infirmity may be permitted to contract for less wages.

"The wages board has two characteristics—elasticity and publicity. Instead of attempting to deal at once with the forty-odd industries, says Professor Holcombe (Harvard University), which are subjected to the Victorian Act, the British Act specifies four, selected from among the many sweated industries, in which the creation of wages boards, or, as the British Act names them, trade boards is made mandatory. These trades were chosen in order that the legal minimum wage in England might be inaugurated under the conditions most favorable to the success of this experiment. According to the 1909



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Act, the Board of Trade may extend the wages board system if it is satisfied that the rate of wages prevailing in a given trade is too low, and that circumstances favor the establishment of such a board. It is planned to extend the boards, if they are successful, to all the trades until the minimum wage becomes universal."

In this country the National Consumers League led the way by drafting a bill to establish minimum wage boards. Massachusetts passed the first law, which provides for a commission which can, upon application, appoint boards to determine what is a minimum wage in any given industry. It is then empowered to publish its findings together with the names of employers who are not paying this minimum wage. There is no penalty but publicity. Wisconsin and Minnesota have given their industrial commissions power to appoint advisory wage boards to determine the minimum wage for women and minors. California, Washington, and Oregon have created an Industrial Welfare Commission to appoint wage boards and issue mandatory orders establishing rates. Laws have recently been introduced into some State Legislatures and passed in one, specifying a flat rate of wages. The only sound procedure, however, is the provision of special boards to determine the rate for various industries. Inasmuch as the minimum wage movement is gaining in favor, it is necessary that the churches should support only those proposals which are based upon the experience gained in other countries which is all in favor of wage boards as against a flat rate established by law.



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## COLLECTIVE BARGAINING

There are other methods besides minimum wage laws by which a living wage can be secured for the workers. The method which has proven most effective is that of collective bargaining. This involves, of course, the organization of the workers into unions. "According to reliable statistics, considerably more than 90 per cent of the readjustments of the terms of employment in Great Britain, for instance, is regularly accomplished by sliding scales, conciliation, arbitration, and other peaceful forms of collective bargaining.

"In the United States, by way of illustration, an increase of 13 per cent in wages was asked for about the middle of March, 1910, by the Brotherhood of Locomotive Firemen and Enginemen, with a membership, employed on five Western railways, involving a total mileage of 190,000 out of the 220,000 mileage in the whole country. The Brotherhood's board were persuaded to submit their questions to arbitration, and as a result, the men received an advance of  $12\frac{1}{2}$  per cent in wages. Mr. Warren Stone, of this union, declares collective bargaining is the wage-earner's only hope of a decent living. He states that his organization had raised the pay of the body of locomotive engineers by \$17,000,000 in one year.

"Again, it was announced (about May 1 1910) that approximately 6,000 trainmen and conductors of the New York Central Railroad east of Buffalo would receive increases in wages averaging 30 per cent as a result of a decision by E. E. Clarke and P. H.

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Morrissey, arbitrators between the railroad and its employees. An extreme instance is the case of the Hebrew Typographical Union (No. 83), the organization of which had replaced a wage of about ten dollars per week by a minimum wage of twenty dollars per week.

"But collective bargaining often fails and leads to costly strikes. Trade-unionism is limited in its power to obtain higher wages. In Great Britain, where labor organization has reached a much more complete development than in the United States, 'official estimates have never placed the percentage of organized wage-earners above 25 per cent, even in those lines of industry in which organization is known to be possible.' "

## INDUSTRIAL INSURANCE

Another method of improving wage conditions is that of industrial insurance. Its results are indirect, but in Germany it is proving an efficient means of solving the living-wage problem. The German plan of industrial insurance benefits directly and especially the underpaid working people. For instance, every workman who receives less than \$480 per year is required by law to be insured against sickness and against invalidism and old age. Every workman receiving up to \$720 per annum in manufacture and agriculture is legally required to be insured against accident.

In one year, 1906, the above-mentioned underpaid working people received the sum of \$63,840,000 as a result of being insured against sickness, \$34,368,000 as

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accident insurance, and \$39,840,000 as pensions from insurance against invalidism and old age.

Industrial insurance is not only a clear addition to the workingman's wages in so far as the premiums are paid by the employers, but it assists him in decreasing the outgo and in conserving the income. Further, this insurance guarantees to the workingman a certain steadiness of income which he cannot obtain so well in any other way.

### CHURCH ACTION

The methods then which the church group will support in order to secure a living wage for the workers are: (1) Legislation providing wage boards; (2) Legislation providing industrial insurance; (3) Collective bargaining. Here, as in other fields, something can be accomplished, pending legislation, by the action of individual employers who, being educated to religious standards in industry, may be strong enough to set the pace and raise the standards for other employers.

The churches, however, cannot be content with the definition of a living wage on the basis of physical need, which is probably the only kind of living wage that can be secured by legislation. Christianity demands not merely a living but life, life in its richest experience and fullest development for all the people. It is, therefore, supremely interested in securing that organization of the community life which will make it possible for the share of every life in the gains of our civilization to be determined by its own effort and not

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by any external handicap. It can never believe that any one group, either by strength, cunning, or social custom of special privilege, is entitled to all the opportunities of the highest life while others shall be restricted within the narrow limits of physical existence. Therefore the churches are demanding not merely a living wage, but "the highest wage that each industry can afford, and the most equitable division of the products of industry that can ultimately be devised." Therefore must they lend their strength to all just and reasonable measures of the working class to secure this end, and therefore must they educate the people in the fundamental principles of the nature and use of property and of a just distribution of wealth.

### ACQUISITION AND USE OF PROPERTY

A new application of Christian principles to the wealth-making process and to its control is demanded. The rising social conscience of our time, which is but the expression of Christianity, is not content to accept standards largely current, which are based upon the conception of property as entirely the result of individual effort, which justify any methods of acquisition which are within the limit of the law. It is now apparent, however, that wealth-making is a social process to which the whole social organism contributes, and that property values are really social values. Therefore the new conscience judges wealth by what it costs society in the making. We are no longer content to permit the gift of property for social welfare to silence the deeper questions of the social results of its acquisi-

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tion. The application of improperly acquired wealth to social benefit can never fully relieve society from the wreckage caused by the acquisition. The Church has long measured a man by his use of his wealth, has demanded that he should hold it as a sacred trust. The Christian conscience is now applying the same standard to the acquisition of wealth. We are beginning to care more how a man earns his wealth than how he spends it. We are beginning to understand that a man's gifts to the anti-tuberculosis fund will never stop the social waste of his tuberculosis breeding factory. We are demanding that property shall not be used in idle luxury, flaunting wasteful extravagance in the face of the needy. We are demanding that accumulated property shall be used even in personal expenditures in such ways as to promote the highest social well-being. It is now time also to demand not only that property shall be developed without any waste of human life, but that in its making, it shall have contributed to the lives of all who have touched the process. It is time for the sources of their income to be examined by all Christians. The Christian conscience can no longer accept income at the cost of the lives of others. Those who take money that is made at the cost of wasted health and moral destruction stand before God as those who live off the lives of their fellows. This is why Jesus spoke his warnings concerning wealth. Dives cuts himself off from the obligation and fellowship of brotherhood, ignores the rights as well as the needs of his fellows. There are higher standards still. A man may develop more religion

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among the group who work with him and for him by the manner in which his business is conducted than he may secure by any gifts to churches. It is the task of Christian statesmanship in the industrial world to so organize the industrial process that it shall conserve not only the physical but also the moral and spiritual welfare of the workers. Then is the wealth-making process religious.

### DISTRIBUTIVE JUSTICE

The central issue in securing this goal of a wealth-making process which is thoroughly religious, the central issue also in securing for every individual the economic basis of the highest possible life, is the securing of a just method of distributing the products of industry. This is the great economic question of our time. It is fundamentally a religious issue. The achievement of all that religion demands in social and industrial standards depends upon the solution of the problem of distribution. The problem of production has been solved. Mechanical invention and social organization have enabled man to produce sufficient to supply all needs. We are making enough economic goods to give all the people the basis for a well-developed life. That was the triumph of the last century. Our task is to provide such an economic structure for society that every agent in the social process, in the production of wealth, shall receive his just share. The present inequitable distribution of wealth is intolerable to the Christian conscience. We cannot worship the god of things as they are, we can no longer be satisfied with

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the existence side by side of degrading luxury and brutalizing poverty. There is a better social order and we must find it. It is the great adventure of our times, challenging our faith and courage.

In the attempt to determine an equitable division of the products of industry three standards of justice have been suggested—equality, service, and need. The standard of equality has been unanimously rejected as both impracticable and unjust. The standard of needs, which is the basis of distribution in the family, is advocated in order to allow those of highest capacity to develop most completely all their powers in the service of the whole community. It is evident that for its own protection society must establish a minimum of needs below which remuneration shall not fall. It is for the benefit of society as well as for the individual that every life shall receive what is necessary for its complete development. Thus far the standard of needs recognizes the principle of equality and considers every life as an end in itself and not as a means to the happiness of others.

The standard of service as the measure of distribution is the one most widely accepted by economists today. It asserts that no person is entitled to any more than he has earned by service rendered to society, by his contribution to the common welfare, whether by his own labor or by the use of land or capital. On the positive side the proposition means that every man is entitled to reward in proportion to the amount of his contribution to the common good. The difficulty of determining the value of the varied services of men



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is one which has to be met by the gradual evolution of society and by the recognition of the fact that economic reward is only a small part of that which comes to a man from society for his services. This principle of service as the standard of values which most economists now recognize as sound, is, again, an expression of the Christian law of life. Here, again, appears a great Christian truth, that life is lived not for self-development, but for the common good, that it finds its highest worth as well as its chief expression in the service for others. It becomes, then, a question of finding and using the methods that move toward this standard.

### COMPETITION

For more than one hundred years competition has been looked upon as the regulator of trade, and as a force that operated to distribute wealth according to the services rendered by any agent. It has been argued that the conflicting self-interest of the competitive struggle ultimately works out for the common good. To this argument Charles Kingsley once answered that "Private selfishness might work out for the common good, but private selfishness would just as surely be damned for all of that." This principle of competition is the basis of most of our laws and legal institutions, but its failure and injustice is now being generally recognized. Free competition did formerly operate in the direction of a just distribution, but the monopolistic growth of industry, the various obstacles that have arisen to the free movement of labor and capital,

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prevent competition from any longer serving as a sufficient guarantee of a just distribution of wealth. It presumes an individualistic state of society, and society is now a highly developed social organism. The first step toward the solution of the problem is the recognition of the fact that production and distribution to-day are not the result of numbers of individual acts, but are both alike a highly organized social process. Therefore, some socially controlled method of distribution must be found.

### THE WAGE SYSTEM

The method of distributing the products of industry by wage on the one hand and profit on the other is not the most equitable method. The wage system itself is not ultimate. It is a device adapted to a period of social development. It is both arbitrary and imperfect. If it be determined not by the will of the capitalist alone, but by a mutual agreement between labor and capital, it is still the operation of the principle of competition rather than of genuine cooperation. The result may not be obtained by justice, but by force, by the strength or weakness of the agreeing parties. It still recognizes a conflict of interest, one side trying to buy labor as cheaply as possible, and the other side trying to sell it as dearly as possible; still recognizes that human life is a commodity to be purchased, a means to profit. It does not recognize the mutual contribution to a common process, and ask what is the just share of copartners. It is in recognition of the inevitable injustice of the wage method that attempts

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have been made to modify it and to apply the standard of service by various schemes of profit-sharing.

### PROFIT-SHARING

“Profit-sharing consists of an ‘agreement, freely entered into, by which the employee receives a share, fixed in advance, of the profits.’ It should be distinguished from related forms of remuneration in addition to wages which do not depend on profits, as, for instance, gain-sharing—that is, a bonus given in proportion to the increase in product or saving in cost of production. Profit-sharing does not involve any radical change in the present wage system, but is merely a modification of that system. It does not necessarily raise the question of justice in the distribution of wealth, and, in fact, many advocates of profit-sharing claim that it is not a means of equalizing the holdings of wealth, but a system by which the products of industry can be increased, thus benefiting both the employer and the employee. In the main, the system presupposes that the profits shared will be created by increased diligence and care on the part of the workmen. The employers will gain by the increase in quality and quantity of the product, by the diminution of strikes and other labor troubles, and by the greater permanence of the labor force, due to the growth of the workman’s interest in the success of the business. The employee will be benefited by the sum received in addition to wages, by acquiring better habits of industry, and by the savings due to the promotion of industrial peace.

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"There are about as many plans for profit-sharing as there are establishments adopting the system, but three principal methods of distribution of the shares predominate: Cash payments paid at the close of a fixed period; deferred participation by means of a deposit in a bank or in a benefit fund of some kind, or an annuity paid after the workman reaches a certain age and has been in the service of the company for a specified period; and payment in the shares of stock of the company. Among the best known and most successful profit-sharing concerns in the United States are Procter & Gamble, manufacturers of Ivory Soap; N. O. Nelson Manufacturing Company, manufacturers of hardware; and Filene Brothers, a mercantile establishment in Boston. This firm has perhaps gone farther in the direction of sharing management, as well as profits, than any firm in the country.

"The profit-sharing features adopted by this firm consist of three parts. In the first place, they have an agreement that 'every share of stock must belong to somebody who is working in the store.' This stock is sold at such a price that profits will pay for it in three years. Secondly, a commission is paid on sales. Some employees are stimulated to earn enormous wages, but as there is a margin of profit on each sale, the greater the number of sales, the greater the profit for the firm. The temptation to overwork is often great, but the firm believes that so long as no attempt is made to cut the wages, the evil resulting will be small. Lastly, profit-sharing proper, which consists in dividing the profit in so far as possible with every

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one who has helped to make it. To each department there are issued one hundred stock certificates, fifty of which go to the men who have definite control of the section, such as buyers, assistant buyers, floor managers, etc. The remaining fifty from the forty or fifty departments are put into a general pool. About two hundred of these shares are distributed among men and women who have no special departments, but, in the main, these shares are distributed among those who have grown to the responsibility of having one or more men under them. The principle is to assign the share to the position, and whenever a man leaves the business the certificate must be surrendered. In all cases the profits shared are entirely independent of wages, and every effort is made to protect the freedom of the employee to leave the firm if he finds it is to his interest to do so.

“On the side of the management, the firm has adopted a more radical measure, but one which has worked successfully, namely, the adoption of the principle of arbitration as a measure of settling ‘practically every question that comes up.’ The firm retains the right to determine the character of the stock carried and the right of dismissal. But the latter right may be limited by the decision of the Board of Arbitration. All house rules regulating the conditions of employment are made by the employees, which enables the firm to throw the blame for bad rules and complaints against the same back upon those who made them. Proposed changes must also come only by vote of the majority of the employees. The Board of Ar-

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bitration is the most important feature of the plan. It is composed of representatives of the firm and of the employees. Any employee may bring complaints or disputes to this board for adjudication. Should it be a case of dismissal, the board may reinstate if it sees fit."

### COOPERATION

A still further step toward distributing the product of industry on the basis of service and by mutual agreement is through cooperation.

"Cooperation differs from profit-sharing in several important respects. In the first place, cooperation involves a radical change in the wage system, while profit-sharing aims only at a modification of that system. Then, under profit-sharing the capitalists strive to increase net profits by means of a bonus to labor more or less dependent upon the increased zeal and diligence of the laborers, while cooperation contemplates the abolition of profits by distributing any surplus earnings among those whose labor has created the surplus. Finally, profit-sharing aims to increase the product of industry while cooperation seeks to promote a more equitable distribution of wealth. The ideal of cooperation demands that life be regarded as more important than property; that capital shall be made the servant, and not the master, of labor, and, lastly, that production shall be carried on for use and not for profit. Whereas in the past capital has hired labor, paying its market price, under cooperation labor proposes to reverse this process and buy capital, paying

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its best market price, and retain all the profits for itself. In the realization of this ideal cooperation will require that industry be directed by groups voluntarily associated and working under managers elected by the members of the respective groups, each of which will distribute among its own membership all of the profits realized.

"There are three different forms of cooperation: First, an association that aims to save the merchant's or middle man's profit, which is known as distributive, or consumers' cooperation; second, an association for the purpose of saving the producer's profit, or producers' cooperation; and, finally, cooperative credit, an association which aims to save for its membership through their combined capital and combined credit. Consumers' cooperation is the most widely known and most successful form of cooperation. The two essential features in its operation are the democratic management and a division of profits in proportion to purchases. Usually the store is controlled by the shareholders on the basis of one vote per shareholder regardless of the number of shares owned. A limitation is generally placed on the number of shares that can be owned by any individual member, which varies from one to twenty. In the division of profits the various societies follow different practices, but, in general, there are two methods, namely, a division among shareholders only, and a division among both shareholders and nonshareholders, the latter ordinarily receiving a smaller portion. In regard to prices, the most successful societies have maintained market



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prices, giving their members the advantages of discounts in the form of dividends on purchases. Experience has also proven the wisdom of cash sales, which avoids the losses that arise from bad debts.

“One of the oldest and best-known organizations that have fostered the spirit of cooperation in the United States is the Patrons of Industry, commonly known as the National Grange, a farmers’ organization, which has had considerable influence in the past and still is an active force in certain sections of the country. When first established, the Grange endeavored to develop cooperative buying, but without permanent success. So that in recent years, especially in the grain-producing sections of the country, its attention has been directed to cooperative selling. However, both national and State organizations are now recommending to the local Grange greater activity on the side of consumers’ cooperation.

“The most extensive and successful cooperative enterprises can be found in England, which may be regarded as the home of the cooperative movement. The cooperative societies there had an enrolled membership in 1909 of 2,585,293, who, together with their families, would bring the total number of persons reached by cooperation in England up to about 10,000,000, or one person in four in the total population. The volume of trade amounted to \$544,000,000 and profits reached \$60,000,000, or about 11 per cent on the total sales. Other European countries also show considerable cooperation. Sufficient facts have been presented, however to warrant the statement that cooper-

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ation is a vital force in the older countries. As a scheme of reform cooperation looks more toward the economy in the production and sale of wealth than to a change in the ownership. Yet the complete realization of the cooperative ideal would doubtless make for greater equality among individual holdings and in so far as it would eliminate the nonproductive classes the system would establish a more equitable basis for the distribution of wealth."

### SINGLE TAX

Another proposal to secure more equitable distribution is the single tax.

"The single tax, as a scheme of social reform, traces the injustices in modern economic society to the private property in land values. The advocates of the system lay down certain propositions of social and economic justice by which the system may be tested. Chief among these are the following: 1. Every member of a State is entitled to the exclusive possession of all the wealth which his labor produces or his services procure, so long as he does not infringe upon the equal right of all other members. 2. All men have equal rights to the use of land. This proposition rests upon the argument that a disregard of the equal right to land necessarily involves a violation of the unequal right to wealth which grows out of the differences in the ability of members to produce wealth. Therefore social justice demands that every member of the State be free to produce according to his capacity and industry, and that this freedom can be achieved only through

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the abolition of all private monopolies, and of all taxation of justly acquired wealth, and, furthermore, by adequately safeguarding the right of each individual to the produce of his labor. 3. Social injustice arises from an infringement of these rights, and social justice can be achieved only by abolishing existing violations of these rights. 4. The principal violations consist in legalizing private monopolies, especially monopoly in land. 5. And since one of the chief functions of the State is the establishment and maintenance of justice, it therefore becomes a paramount duty of the State to provide and enforce regulations which shall safeguard the right of every one of its members.

“What the single-tax advocates see is the increase in land values accruing to the owners of land without any corresponding service on their part, and also the obstacles in the way of the most efficient use of the land which the high values entail. In this connection they make an important distinction between the right of possession and the right to legal ownership of the land. Right of possession is the right to use as, for instance, the right of a tenant. Right of ownership is the right to dispose, as by sale or will.

“Now, the essential condition for the most efficient use of the land, according to their argument, is security of possession, and they assert that inefficient use of land can almost invariably be traced to the absence of proper protection to this right of possession. For instance, the reason why tenants are commonly charged with skinning the farm can be explained not so much by the lack of ownership as by a lack of ade-

## INCOME AND PROPERTY

quate protection to the use of the land and sufficient compensation for permanent improvements made. Private property in land does furnish protection to the right of possession, but it also leads to great social injustice. All the increase in value resulting from the growth of the community accrues to the owner of the land, which fosters speculation and fictitious values. These high prices tend to discourage the most efficient use of land, labor, or capital.

“The remedy proposed for this evil is gradually to absorb the unearned land values for social purposes by means of a single tax on the rental value of the land. The effect of such a measure would be to remove the incentive to own land for speculative purposes. The present owners, having to pay the tax on the rental value, instead of on the income which the land yields, would either use the land in the most advantageous way or dispose of it to those who would. The lowering of the rental value arising from this course would increase the demand for labor, and as the other forms of taxation were reduced, the demand for capital would likewise be increased. Thus gradually the equal rights to land and unequal but equitable rights to labor products would be established without appreciable hardships to anyone. Land would lose all market value. It would no longer be bought and sold, and as society would receive all the benefits from land which were not due to individual labor the collective ownership of the rent which the single-tax theory proposes would lead to the collective ownership of the land itself.”

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## COLLECTIVE OWNERSHIP

The most far-reaching proposal for securing distributive justice is that of the Socialists for the collective ownership and democratic management of the means of production and distribution. While Socialism still bears many traces of the tangle of philosophical doctrine and Utopian schemes which were a part of its early development, its central feature, the heart of it, is this economic proposal. While it is still presented and usually criticized as a complete plan of social organization, it is not so much a plan as a principle. The extent to which this principle of collective ownership and democratic management of the means of production and distribution will be applied is a matter of discussion among Socialists themselves. Socialist leaders of all countries now recognize that collective ownership is an evolutionary process whose extent the future alone can determine.

The Socialist analysis ascribes all of our present social waste and misery to the private ownership of the means of life. The Socialist faith is that all social ills will be removed by the social ownership of the means of production and distribution. Socialism would not destroy private property, but would limit it to property in income and in wealth held for consumption purposes, such as private libraries, collections of art, and any other forms of wealth not held for profit. By securing wider distribution of the products of industry, it is claimed that an increase of private property would result.

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The extent to which the institution of private property is necessary to the welfare of society is yet to be determined, and it will be determined by social expediency. In any event, the necessary stimulus for individual initiative which comes from property will be preserved, as is now being done in many instances, without ownership—for example, in the case of leases. By the same test of social expediency will the principle of collective ownership stand or fall. It is evident there is a world-wide current sweeping toward collective ownership. As fast as the community develops effective machinery it increases its collective ownership and control, and it rarely takes a step backward. Community owned public utilities are seldom turned back to private hands. The necessity for this process lies in the encroachment of private capital not merely upon public rights, but upon individual life and liberty. Collective ownership is a movement for the protection of the individual. If it ever does proceed to the point where it becomes a check upon individual initiative and liberty, society, which has slowly struggled into the advantages of individual freedom, may be trusted to apply the proper check.

## THE TASK OF THE CHURCHES

The churches are not committed to any propaganda save that of principles. Methods will evolve. Principles will create them. It is for the churches to fire men with the passion for distributive justice until they shall become pioneers in social discovery and inventors of social methods. It is for the churches to

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support every proposal that moves toward distributive justice.

It must always be remembered that justice can be determined ultimately only by common consent. "Law is only what people will stand for," and equity is the common agreement. Therefore we shall arrive at our equitable division of the products of industry only by the democratic method. Autocracy, even a benevolent autocracy, cannot be trusted. Justice must be blinded if the scales are to be held level. If we are to secure ultimate justice in the distribution of wealth, there cannot be any private rights in the common means of life, any private dictation of the terms of distribution. As Lincoln said, "No man is wise enough to control the lives of his fellows." On the other hand, the common wisdom and the common sense of justice have proven adequate for the task of securing stability of government. It now rests securely on the common consent, which is increasingly exercised. Thus are the common mind, conscience, and will being developed for the larger task of realizing industrial and social justice and security.

There is no greater question for the future than this question of the ownership and control of the industrial process. Shall the material and the processes indispensable to the carrying on of all modern life be controlled by all the people and be administered in the interests of all? In so far as collective ownership proves to be the method of real democracy, in so far as it does make for a more equitable division of wealth, it will have the future. Our present experiments in



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the democratic control of industry are making faint trails for the advancing civilization of God. It is for our Christian leaders to guide the people to them until by many testings their trampling feet shall find the shortest and safest paths and thus shall make the beaten highways, for the future advance of humanity, the great broad roads over which the people shall march behind the God of love and righteousness into the land of peace and plenty.

### QUESTIONS

1. What are the lowest and highest wage paid men and women in your local industries and business?
2. What is the current wage for unskilled labor in your locality? For working girls?
3. What is the minimum cost of living in your locality for a family of five? For a single woman?
4. What effect have trade unions had upon wages in your locality?
5. What has determined the rate of wages in your community?
6. How could the churches of your community best help the underpaid group of workers?
7. What forms of money-making in your community are not in accord with the standards of Jesus?
8. Describe some instance of profit-sharing and its results—from personal observation if possible.
9. Describe some instance of cooperation and its results—from personal observation if possible.
10. Describe some instance of collective ownership and its results—from personal observation if possible.

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II. Outline a plan for a series of lectures and discussions or a permanent Open Forum in which the church people of your locality might hear at first hand the advocates of various proposed methods for distributive justice.

### BEST BOOKS

A Living Wage, John A. Ryan.

The Standard of Living Among Workingmen's Families in New York City, Robert Coit Chapin.

Co-Partnership and Profit-Sharing, Aneurin Williams.

Progress and Poverty, Henry George.

Socialism, Industrial Unionism and Syndicalism, John Spargo.

Facts About Socialism, J. Hugan.

### *The Best Books on Church and Social Service*

Jesus Christ and the Social Question, Francis G. Peabody.

Christianity and the Social Crisis, Walter Rauschenbusch.

Christianizing the Social Order, Walter Rauschenbusch.

The Social Task of Christianity, S. Z. Batten.

The Social Message of the Modern Pulpit, C. R. Brown.

Religion in Social Action, Graham Taylor.

Social Solutions in the Light of Christian Ethics, T. C. Hall.

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